

SERFF Tracking Number:	ANPC-125557548	State:	Arkansas
Filing Company:	American National General Insurance Company	State Tracking Number:	EFT \$100
Company Tracking Number:	03-ANG-08-0078		
TOI:	19.0 Personal Auto	Sub-TOI:	19.0001 Private Passenger Auto (PPA)
Product Name:	AR ANG PPA		
Project Name/Number:	AR ANG Auto RR-FU/326004		

Filing at a Glance

Company: American National General Insurance Company

Product Name: AR ANG PPA

SERFF Tr Num: ANPC-125557548 State: Arkansas

TOI: 19.0 Personal Auto

SERFF Status: Closed

State Tr Num: EFT \$100

Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Co Tr Num: 03-ANG-08-0078

State Status: Fees verified and received

Filing Type: Rate/Rule

Co Status: Pending at DOI

Reviewer(s): Alexa Grissom, Betty Montesi, Brittany Yielding

Author: Beth Summers

Disposition Date: 04/15/2008

Date Submitted: 03/20/2008

Disposition Status: Filed

Effective Date Requested (New): 05/14/2008

Effective Date (New): 05/14/2008

Effective Date Requested (Renewal): 05/14/2008

Effective Date (Renewal):

State Filing Description:

General Information

Project Name: AR ANG Auto RR-FU

Project Number: 326004

Reference Organization:

Reference Title:

Filing Status Changed: 04/15/2008

State Status Changed: 04/01/2008

Corresponding Filing Tracking Number: 03-ANG-07-0676

Filing Description:

Arkansas auto Additional Interest, Young Family, and Symbols filing.

Status of Filing in Domicile: Authorized

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

Company and Contact

Filing Contact Information

Beth Summers, Regulatory Compliance Analyst bsummers@anpac.com

II

SERFF Tracking Number: ANPC-125557548 State: Arkansas
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TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: AR ANG PPA
Project Name/Number: AR ANG Auto RR-FU/326004

American National Corporate Centre (417) 887-4990 [Phone]
Springfield, MO 65899-0251 (417) 877-5014[FAX]

Filing Company Information

American National General Insurance Company CoCode: 39942 State of Domicile: Missouri
American National Corporate Centre Group Code: 408 Company Type: Property and
Casualty
1949 East Sunshine
Springfield, MO 65899-0251 Group Name: State ID Number:
(417) 887-4990 ext. [Phone] FEIN Number: 43-1223793

SERFF Tracking Number: ANPC-125557548 State: Arkansas
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Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American National General Insurance Company	\$100.00	03/20/2008	18835659

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	04/15/2008	04/15/2008

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Alexa Grissom	04/08/2008	04/08/2008	Beth Summers	04/10/2008	04/10/2008
Pending Industry Response	Alexa Grissom	04/01/2008	04/01/2008	Beth Summers	04/02/2008	04/02/2008

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<i>Project Name/Number:</i>	<i>AR ANG Auto RR-FU/326004</i>		

Disposition

Disposition Date: 04/15/2008

Effective Date (New): 05/14/2008

Effective Date (Renewal):

Status: Filed

Comment:

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
American National General Insurance Company	-30.700%	\$-101,488	224	\$347,913	8.300%	-64.300%	0.700%

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Product Name: AR ANG PPA

Project Name/Number: AR ANG Auto RR-FU/326004

Item Type	Item Name	Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document (revised)	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document (revised)	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Rate	Cover Letter	Filed	Yes
Rate	General Rules	Filed	Yes
Rate	Territory Definitions	Filed	Yes
Rate	Auto Rate Pages	Filed	Yes
Rate	Cycle Rate Pages	Filed	Yes
Rate	RV Rate Pages	Filed	Yes
Rate	Class Code Explanation	Filed	Yes
Rate	Symbols Pages	Filed	Yes
Rate	Liability Symbols Procedures	Filed	Yes
Rate	Actuarial Memorandum	Filed	Yes
Rate	Actuarial Exhibits	Filed	Yes

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Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 04/08/2008

Submitted Date 04/08/2008

Respond By Date

Dear Beth Summers,

This will acknowledge receipt of the captioned filing. Please remove the NA's from the APCS and replace with zeros.

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

Response Letter

Response Letter Status Submitted to State

Response Letter Date 04/10/2008

Submitted Date 04/10/2008

Dear Alexa Grissom,

Comments:

Response 1

Comments: The APCS has been revised as requested.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: APCS-Auto Premium Comparison Survey

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

SERFF Tracking Number: *ANPC-125557548* *State:* *Arkansas*
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Sincerely,
Beth Summers

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Project Name/Number: AR ANG Auto RR-FU/326004

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 04/01/2008

Submitted Date 04/01/2008

Respond By Date

Dear Beth Summers,

This will acknowledge receipt of the captioned filing. The RF-1 is a requirement for any rate filing. Please complete the form and submit it.

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

Response Letter

Response Letter Status Submitted to State

Response Letter Date 04/02/2008

Submitted Date 04/02/2008

Dear Alexa Grissom,

Comments:

Response 1

Comments: Please see the attached RF-1. Let me know if you need anything else.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: NAIC loss cost data entry document

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

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Sincerely,
Beth Summers

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Project Name/Number:	AR ANG Auto RR-FU/326004		

Rate Information

Rate data applies to filing.

Filing Method:	File & Use
Rate Change Type:	Decrease
Overall Percentage of Last Rate Revision:	-2.100%
Effective Date of Last Rate Revision:	04/15/2007
Filing Method of Last Filing:	File & Use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
American National General Insurance Company	0.700%	-30.700%	\$-101,488	224	\$347,913	8.300%	-64.300%

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Cover Letter		New	ar03188r.ang.pdf
Filed	General Rules	Index, MR-1 through MR-43 (2-08)	Replacement	AR ANG MR 2-08.pdf
Filed	Territory Definitions	T-1 (2-08)	Replacement	AR ANG T 2-08.pdf
Filed	Auto Rate Pages	Index, Sections 1-15 (3-08)	Replacement	AR ANG Auto Rate Pages 3-08.pdf
Filed	Cycle Rate Pages	Index, Sections 1-12 (3-08)	Replacement	AR ANG Cycle Rate Pages 3-08.pdf
Filed	RV Rate Pages	Index, Sections 1-2 (3-08)	New	AR ANG RV Rate Pages 3-08.pdf
Filed	Class Code Explanation	CCE-1 through CCE-9 (5-07)	New	ANP-ANG CCE Digits 1-2 5-07.pdf
Filed	Symbols Pages	Sections 2004-2008 (3-08)	Replacement	ANP-ANG SYMBOL GROUP 2004 3-08.PDF ANP-ANG SYMBOL GROUP 2005 3-08.PDF ANP-ANG SYMBOL GROUP 2006 3-

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08.PDF
ANP-ANG SYMBOL
GROUP 2007 3-
08.PDF
ANP-ANG SYMBOL
GROUP 2008 3-08.pdf

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Filed	Liability Symbols Procedures	LIA SYMB-1 (11-Replacement 07)	ANP-ANG LIA SYMB 11-07.pdf
Filed	Actuarial Memorandum	New	ANG Actuarial Memorandum AR.pdf
Filed	Actuarial Exhibits	New	ANG Actuarial Exhibits AR.pdf



American National Corporate Centre
1949 East Sunshine
Springfield, MO • 65899-0001
417-887-0220 • Fax 417-887-1801
<http://www.anpac.com>

American National Property And Casualty Co.
American National General Insurance Co.
American National Lloyds Insurance Co.
Pacific Property And Casualty Co.
ANPAC Louisiana Insurance Co.
American National County Mutual Insurance Co.

March 18, 2008

Arkansas Insurance Department
Property and Casualty Division
1200 West 3rd Street
Little Rock, AR 72201-1904

Re: American General Insurance Company #408-39942
Private Passenger Automobile Program
Independent Filing of Rules and Rates
Company Filing #03-ANG-08-0078

American National General Insurance Company files herewith the following changes to its Private Passenger Automobile Program:

<u>PAGES TO BE FILED</u>	<u>DESCRIPTION</u>	<u>EDITION</u>
A-MR-Index-1 and A-MR-Index-2	Index to General Rules	2-08
MR-1 through MR-43	General Rules	2-08
T-1	Territory Definitions	2-08
AUTO Index Page	Auto Rate Page Index	3-08
AUTO-R-1.1	Auto Base Rates	3-08
AUTO-R-2.1 through AUTO-R-2.11	Auto Limit Factors	3-08
AUTO-R-3.1	Auto Model Year Factors	3-08
AUTO-R-4.1	Auto Physical Damage Symbol Factors	3-08
AUTO-R-5.1 and AUTO-R-5.2	Auto Deductible Factors	3-08
AUTO-R-6.1 through AUTO-R-6.15	Auto Primary Classification Factors	3-08
AUTO-R-7.1	Auto Excess Vehicle Factor	3-08
AUTO-R-8.1	Auto Secondary Classification Rating Factors	3-08
AUTO-R-9.1 through AUTO-R-9.10	Auto Discount Factors	3-08
AUTO-R-10.1 through AUTO-R-10.4	Auto Endorsement Premiums	3-08
AUTO-R-11.1	Auto Liability Symbol Factors	3-08
AUTO-R-12.1 and AUTO-R-12.2	Auto Mounted Camper Unit/Shell Rates	3-08
AUTO-R-13.1 through AUTO-R-13.3	Auto TravelStar Factors	3-08
AUTO-R-14.1 and AUTO-R-14.2	Auto Utility Trailer Rates	3-08
AUTO-R-15.1 and AUTO-R-15.2	Auto CHROME Factors	3-08
CYCLE Index Page	Motorcycle Rate Page Index	3-08
CYCLE-R-1.1	Motorcycle Base Rates	3-08
CYCLE-R-2.1 through CYCLE-R-2.9	Motorcycle Limit Factors	3-08
CYCLE-R-3.1	Motorcycle Model Year Factors	3-08



"Members of the American National Family of Companies"

<u>PAGES TO BE FILED</u>	<u>DESCRIPTION</u>	<u>EDITION</u>
CYCLE-R-4.1	Motorcycle Physical Damage Symbol Factors	3-08
CYCLE-R-5.1 and CYCLE-R-5.2	Motorcycle Deductible Factors	3-08
CYCLE-R-6.1	Motorcycle Class Factors	3-08
CYCLE-R-7.1	Motorcycle Excess Vehicle Factor	3-08
CYCLE-R-8.1	Motorcycle Secondary Classification Rating Factors	3-08
CYCLE-R-9.1 through CYCLE-R-9.9	Motorcycle Discount Factors	3-08
CYCLE-R-10.1	Motorcycle Endorsement Premiums	3-08
CYCLE-R-11.1	Motorcycle Engine and Vintage Factors	3-08
CYCLE-R-12.1	Motorcycle Model Group	3-08
RV Index Page	Recreational Vehicle Rate Page Index	3-08
RV-R-1.1 through RV-R-1.6	Recreational Vehicle Base Rates	3-08
RV-R-2.1 through RV-R-2.4	Recreational Vehicle Limit Factors	3-08
CCE-1 through CCE-9	Class Code Explanation, Digits 1-2	5-07
Automobile Symbol Section 2008-1 through 2008-32	2008 All Vehicle Types	3-08
Automobile Symbol Section 2007-1 through 2007-22	2007 All Vehicle Types	3-08
Automobile Symbol Section 2006-1 through 2006-27	2006 All Vehicle Types	3-08
Automobile Symbol Section 2005-1 through 2005-27	2005 All Vehicle Types	3-08
Automobile Symbol Section 2004-1 through 2004-26	2004 All Vehicle Types	3-08
LIA SYMB-1	Liability Symbol Procedures Page	11-07

These pages replace the following pages currently on file with your department:

<u>PAGES TO BE REPLACED</u>	<u>DESCRIPTION</u>	<u>EDITION</u>
A-MR-Index	Index to General Rules	12-06
MR-1 through MR-13, and MR-17 through MR-40	General Rules	12-06
MR-14 through MR-16	General Rules	5-07
A-EX-1 and A-EX-2	Miscellaneous Limits, Deductibles, and Factors	12-06
T-1	Territory Definitions	6-05
R-1.2 through R-1.7	Primary Classification Factors	12-06
R-2.01 through R-2.17	Territorial Base Rates	1-07
R-1.1, R-3 through R-6, and R-8	Miscellaneous Rates	3-06

R-7 and R-9				Miscellaneous Rates	12-06
Automobile	Symbol	Section	2007-1	2007 All Vehicle Types	11-06
through 2007-10					
Automobile	Symbol	Section	2006-1	2006 All Vehicle Types	11-06
through 2006-14					
Automobile	Symbol	Section	2005-1	2005 All Vehicle Types	11-06
through 2005-14					
Automobile	Symbol	Section	2004-1	2004 All Vehicle Types	11-06
through 2004-13					
BAND-1				Band Procedures Page	11-06

The purpose of this filing is to amend rules and rates in our Arkansas Private Passenger Automobile Program and to introduce our new Additional Interest Endorsements. Currently we write preferred business in American National Property And Casualty Company (ANPAC), and we write non-preferred business in American National General Insurance Company (ANG). With these filings we will start using ANG for a different market targeting younger family households. As a result, we are making changes to certain aspects of our program that we feel are no longer marketable to younger family households. We are introducing a new pricing structure to target younger family households with new discounts that we feel are more applicable to that market. In addition, we are adding the Recreational Vehicle program to ANG that we currently have in ANPAC.

In our current program, we assign each vehicle a single symbol to apply to both Comprehensive coverage and Collision coverage, a single liability band to apply to both Bodily Injury liability coverage and Property Damage coverage, and a single personal injury band to apply to Medical Payments, Uninsured Motorist Bodily Injury, and Underinsured Motorist Bodily Injury coverages. With this filing, we are proposing a change to this procedure in which each vehicle will be assigned a separate symbol for each individual coverage. For the liability and personal injury coverages, this includes a name change from bands to symbols. We have revised the General Rules and affected rate pages to reflect a name change from symbols to physical damage symbols, and from liability and personal injury bands to liability symbols.

In addition, our manual format is revised. All rates and rating factors within the General Rules are replaced with references to the Rate Pages where the rates and rating factors are located. The Rate Pages are reformatted and sectioned by policy type (automobile, motorcycle, and recreational vehicle). The Class Code Explanation Pages are used to interpret the codes shown in the Primary Classification Factors Pages.

The following Explanation of Revisions describes additional changes made to the above manual pages. The enclosed Actuarial Memorandum briefly describes the revisions to be made along with the revenue effect of this filing.

EXPLANATION OF REVISIONS:

I. General Rules

- A. Rule 120, Easy Pay-*The Checkless Way*[®], is revised. The amount of the minimum required down payment is revised to one month's premium and no longer varies based on the Underwriting Payment Plan Eligibility Category. Note there is an exception for when the insured account qualifies under Underwriting Payment Plan Eligibility Category I, the down payment requirement is waived.
- B. Rule 121, Cash With Application, is revised. The amount of the required remittance is revised to the greater of \$100 or one-half of the first six month's premium and no longer varies based on the Underwriting Payment Plan Eligibility Category.
- C. Rule 122, Renewal Payment, is revised to allow motorcycle and recreational vehicle policyholders to pay the renewal premium in four installments.
- D. Rule 141, Deletion of Coverage, is revised. The following statement is added to the rule since we will now write recreational vehicles in ANG: For all recreational vehicles, Bodily Injury and Property Damage Liability coverage may not be deleted.
- E. Rule 180, Minimum Premium Rule, is added. A minimum premium of \$1 will apply to every applicable coverage for each vehicle.
- F. Rule 222 is revised. In order for an automobile, motor home, or camping/travel trailer to qualify as a multi-car risk, there must be at least two vehicles on the account with either Bodily Injury or Collision coverages.
- G. Rule 232, Good Student Discount, is revised to clarify that the owner or operator may also be enrolled as a full-time middle school student, enrolled as a full-time junior high school student, or enrolled in an academic home study program. We have also added an additional way to qualify if the student has ranked in the upper 20% of one of the national standardized tests listed in the rule. Refer to the rule for complete details.
- H. Rule 276, Preferred Automobile Customer Plus (PAC+) Discount, and Rule 614, Preferred Motorcycle Customer Plus (PMC+) Discount, are revised in the following ways:
 - 1. Principal operators not qualifying for the Part A Discount at new business will now receive a discount after being insured with our Company for 6 months.
 - 2. We will now allow operators under 21 years of age to qualify for the PAC+ and PMC+ Part A Discounts using the number of years the account owner has been continuously insured if it results in a more favorable discount than would have been applied otherwise.
 - 3. Once an operator's PAC+/PMC+ Part A Discount has been established by the account owner's years insured, the discount will continue to be based in that manner.
 - 4. The PAC+ and PMC+ Part B Discounts are revised from 5 risk score categories to 9.
- I. The Student Away at School Discount is added as Rule 279, and the "Note" removed from Rule 211. Youthful Unmarried Operators who are resident students at a school over 100

road miles from the place of principal garaging of the vehicle will be considered a resident in the household, and the vehicle will receive a 30% discount on Bodily Injury, Property Damage, Medical Payments, and Collision coverage premiums. Student Away at School is now a discount and is no longer administered through a “married” classification. Instead, the class code will be the appropriate youthful classification. Current students away at school will be automatically converted upon renewal.

J. Rule 280, Tri-Line Client Discount, is revised in the following ways:

1. The amount of the discount will now vary based on the rating class of all required life insurance/annuity policies, as outlined in the rule. In order for the most preferred discount to be applied, all required life insurance policies must have been issued in the most preferred rating class.
2. Tenant policies written in ANG do not qualify as a homeowner policy; however, we will grandfather existing Tenant policies to continue to qualify. In addition, we will also grandfather the discount if an account qualifies for the TLC Discount and then subsequently moves their homeowner policy to a tenant policy, the tenant policy will count as a qualifying homeowner policy regardless of the relationship between the Coverage C amount and the life insurance/annuity amount.
3. Tenant policies written in ANPAC will not count as a qualifying homeowner policy for auto policies written in ANG. However, we will grandfather existing ANG auto policies to continue to qualify.

L. Rule 282, Auto-Home Discount, is a new discount we are adding to the ANG program. For each automobile, motor home, and camping/travel trailer written in ANG, a discount will be applied when the appropriate homeowner conditions have been met. Please refer to Rule 282 for complete details.

M. Rule 283, New Parent Discount, is a new discount we are adding to the ANG program. If there is a child under the age of 5 years in the household, a discount will be applied to the automobile of the driver who primarily transports the child is assigned, provided that the driver is at least 21 years of age. Please refer to Rule 283 for complete details.

N. Rule 285, CASHBACK FROM ANPAC[®], is revised. This program is being discontinued in ANG, and new ANG accounts will no longer qualify for this program. ANG accounts currently enrolled in CASHBACK FROM ANPAC[®] will be grandfathered to remain in the program. However, if an ANG policy is written on the account on or after the effective date of this filing, membership in the CASHBACK FROM ANPAC[®] program will be terminated and reinstatement will not be allowed.

O. Rule 295, Premium Determination, is revised in the following ways:

1. Step 9, New Parent Discount, is added.
2. Step 11 is added to display the new Student Away at School Discount.
2. Step 13, Auto-Home Discount, is added.
3. Step 17 is added to display the new Multi-CHROME[®] Discount.
4. Step 19 is added to display when the mounted camper unit/shell premium is added.

6. Steps 21 and 22 are added to include rating information pertaining to the Named Non-Owner and Non-Owned Car Owned by a Business endorsements, respectively. All steps are renumbered as necessary.
- P. Rule 311, Convictions, is revised. The number of assigned DRRP points is revised from 1 point to 3 points when an SR-22 filing is required for the state.
- Q. Rule 320, Accidents, is revised. In order to assign the applicable DRRP points for an accident, the accident must have resulted in payment of more than \$500.
- R. Rule 331, High Risk Vehicles, is revised. The list of vehicles considered to be a High Risk Vehicle is revised.
- S. Rule 419, CHROME[®] Rating Exceptions, and Rule 222, Multi-Car Classification, are revised. Multi-Car Classification will no longer be applicable for the Primary Classification of CHROME[®] vehicles – refer to Rule 222. For accounts with more than one CHROME[®] vehicle that carry Bodily Injury Coverage, the applicable Multi-CHROME[®] Discount factor will be applied to each CHROME[®] vehicle on the account to the coverages shown in the Premium Determination Rule 295.
- T. Rules 460-468, Recreational Vehicles, are added. We will start writing recreational vehicles in ANG. The ANG Recreational Vehicle program is the same as the program in ANPAC.
- U. Rule 502, TravelStar From ANPAC[®], is revised to delete that motor homes or camping/travel trailers owned in the name of a business are ineligible.
- V. Rule 575, Premium Determination, is revised in the following ways:
 1. Step 10, Student Away at School Discount is added.
 2. Step 12, Auto-Home Discount. All subsequent steps are renumbered.
- U. Rule 626, Premium Determination, is revised by adding
 1. Step 15, Student Away at School Discount is added.
 2. Step 18 to display the Vintage Motorcycle factor.
- V. Rule 627 is added for clarification on how to rate miscellaneous motorcycle coverages.
- W. Rules 695 and 696, Motorcycle Limits of Liability, are added for clarification. This endorsement is required on motorcycles in the Homemade/Kit/Custom model group.
- X. Rules 710 through 712, Non-Owned Automobile Coverage SA-738, are revised, renamed, and moved to Rule 756, Non-Owned Car Owned by a Business SA-738. All subsequent rules are renumbered.
- Y. Rules 710-711, Rental Reimbursement, are revised. The form number for the \$40 per day/\$800 per occurrence limit is revised from SA-595 to SG-595. The form number for the \$50 per day/\$1,000 per occurrence limit is revised from SA-1008 to SG-1008. In addition, we are adding a new endorsement, SG-2094, with limits of \$25 per day/\$750 per occurrence.
- Z. Rule 733, Extension of Coverages to Rented Motor Homes, Travel Trailers, and Camping Trailers, is revised by including a rating example.
- AA. Rule 741, GAP Coverage, is revised to state that recreational vehicles are ineligible for this coverage. This is added since we will now be writing recreational vehicles in ANG.

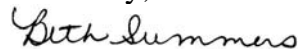
- BB. Rule 750, Named Non-Owner Coverage – SA-2095, is added. This endorsement provides coverage to those persons who do not own a vehicle. When the named insured has no titled ownership of a vehicle, but needs to purchase private passenger automobile Liability Coverage, this endorsement may be added to the policy. The vehicle will receive an additional 0.50 rating factor for an owned pleasure use vehicle used less than 7,500 miles annually on the coverages shown. Otherwise, the vehicle should be rated as a private passenger automobile following the premium determination rules. The following coverages, discounts, and classifications are not available with the Named Non-Owner Coverage Endorsement: Comprehensive, Collision, Uninsured Motorist Property Damage, Rental Reimbursement, Towing and Labor or Windshield Repair, GAP Coverages, Multi-Car Classification, Liability Symbol factors, Passive Restraint Discount, Student Away at School Discount, TLC[®] Discount, Auto-Home Discount, and the New Parent Discount. Note that the Named Non-Owner is not considered an eligible auto policy for the TLC[®] Discount and the Multi-Line Discount.
- CC. Rule 755 is added for the following new Additional Interest Endorsements: SA-1832 (Non-Owned Car), SA-1812 (Non-Owned Motorcycle), and SA-1811 (Non-Owned Recreational Vehicle). These endorsements provide limited Liability and Physical Damage Coverages for the owner of the vehicle listed on the declaration based on their ownership interest. There is no premium associated with these endorsements
- DD. Rule 756, Non-Owned Car Owned by a Business – SA-738, is revised to clarify the limited Liability and Physical Damage Coverages provided for the owner of the vehicle shown on the declaration. The vehicle may be provided for the insured's occasional or regular use.
- EE. Rule 757 is added for the following new Joint Ownership Endorsements: SA-321 (Auto), SA-1814 (Motorcycle), and SA-1813 (Recreational Vehicle). These endorsements extend the Liability and Physical Damage Coverages to the joint owner shown as an Additional Interest on the policy, of the vehicle shown on the declaration. There is no premium associated with this endorsement. Please note that the SA-321 was previously named Additional Interest Endorsement and shown as Rules 800 and 801.
- FF. Rule 758 is added for the new Interested Party Endorsement, SA-768. This endorsement provides Liability Coverage to the designated Interested Party of the vehicle shown on the declaration. There is no premium associated with this endorsement.
- GG. Rule 759 is added for the new Lessor Endorsement, SA-511. This endorsement provided limited Liability and Physical Damage Coverages to the designated Lessor of vehicle shown on the declaration. There is no premium associated with this endorsement.
- HH. Rules 900 through 910 are deleted from the General Rules.
- II. Other editorial revisions are made.

We will implement this filing effective May 14, 2008, for both new and renewal business.

Page 8
March 8, 2008
Filing #03-ANG-08-0078

If you have any questions regarding this filing, please feel free to contact me. Please acknowledge receipt in your usual manner.

Sincerely,

A handwritten signature in cursive script that reads "Beth Summers".

Beth Summers
Regulatory Compliance Analyst II
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Enclosures

**AMERICAN NATIONAL GENERAL INSURANCE COMPANY
FAMILY AUTOMOBILE, RECREATIONAL VEHICLE, AND MOTORCYCLE PROGRAMS
INDEX TO GENERAL RULES**

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**FAMILY AUTOMOBILE, RECREATIONAL VEHICLE, AND MOTORCYCLE PROGRAMS
GENERAL RULES**

GENERAL PROVISIONS

DEFINITIONS

100. "Owned" means owned by an individual or owned jointly by two or more relatives who are residents of the same household.
101. A private passenger automobile is a motor vehicle of the private passenger or station wagon or van type that is owned or leased under a long term contract (at least six months) and is not used to carry persons or property for a charge.
102. A motor vehicle with a pick-up body, a delivery sedan or a panel truck owned by an individual or owned jointly by two or more relatives who are residents of the same household, not customarily used in the occupation, profession, or business of the insured other than farming or ranching, shall be classified and rated as a private passenger automobile.
103. An automobile owned by a farm family, co-partnership or corporation, which is principally garaged on a farm or ranch and otherwise meets the definitions in 101 or 102 above, shall be classified and rated as a private passenger automobile.
104. A motor home, camping trailer or travel trailer that is owned or leased under a long term contract (at least six months) and is not used to carry persons or property for a charge shall be classified and rated under the private passenger automobile program.
105. A miscellaneous vehicle is any utility trailer or motor vehicle, other than a private passenger automobile, that is owned or leased under a long-term contract and is not used to carry persons or property for a charge.
106. "Base premium" means the total of all coverage premiums calculated by including the following rating criteria when applicable to the coverage or in the state: Limit factor, Passive Restraint Discount, Model Year factor, Symbol factors, and Deductible factor.
107. An account consists of individuals living at the same residence. Persons related to the account owner by blood, marriage, or adoption and residing in the same residence must be included on the same account number, and only one account number may exist for the household. Persons not related, in such a manner as noted above, are not required to be included on one account number and are not limited to the one account number requirement.

POLICY TERM

110. Manual premiums are for a six-month policy term unless otherwise indicated.

PREMIUM PAYMENT

Electronic Transfer Method of Payment

120. **Easy Pay—The Checkless Way®**

Insureds may elect to pay their premium by automatic, electronic monthly withdrawals from a checking or savings account. An authorization form must be completed by the insured and submitted to the Home Office, along with the minimum required down payment for a new business application. A down payment is required when initiating an Easy Pay plan and when adding a policy to an existing Easy Pay plan.

No installment charge is applied to Easy Pay withdrawals.

Automobiles/Motor Homes and Camping/Travel Trailers

The minimum required down payment for a new business application is one month's premium (1/6th of the total term premium for six-month policies).

The down payment requirement is waived in these circumstances:

1. If the insured account qualifies under Underwriting Payment Plan Eligibility Category I.
2. If submitting a 5th car policy addition to an existing 4-car policy account.
3. If the insured has been an auto or homeowner policyholder for one full year or more.

4. If, at renewal, the request is submitted 60 days in advance of the renewal, and the current term is paid in full.

Motorcycles

The minimum required down payment for a new business applicant is one month's premium (1/12th of the total term premium for twelve-month policies).

The down payment requirement is waived if the applicant is enrolled in the Benefits Xpress Employee Services™ program, or is an existing auto or home policyholder, and the policy is being added to an existing Easy Pay plan. When initiating the Easy Pay plan at renewal, no down payment is required if the request is submitted 60 days in advance of the renewal, and the current term is paid in full.

Recreational Vehicles

The minimum required down payment for a new business applicant is one month's premium (1/12th of the total term premium for twelve-month policies).

The down payment requirement is waived if the applicant is an existing auto or home policyholder, and the policy is being added to an existing Easy Pay plan. When initiating the Easy Pay plan at renewal, no down payment is required if the request is submitted 60 days in advance of the renewal, and the current term is paid in full.

Non-Bound Trial Applications

No down payment should be collected for non-bound trial applications.

Other Methods of Payment

121. Cash with Application

All new business applications and reinstatement applications where Easy Pay is not selected as the payment method must be sent to the Home Office accompanied by a down payment remittance. If the remittance is less than the full amount due, an \$8 installment charge will be applied.

Automobiles/Motor Homes and Camping/Travel Trailers

A remittance of \$100 or one-half of the first six months' premium, whichever is greater, is required. If the six-month premium is less than \$100, the full amount must be submitted.

Motorcycles

A remittance of \$100 or one-half of the first twelve-months' premium, whichever is greater, is required. If the twelve-month premium is less than \$100, the full amount must be submitted.

Recreational Vehicles

A remittance of \$100 or one-half of the first twelve-months' premium, whichever is greater, is required. If the twelve-month premium is less than \$100, the full amount must be submitted.

Non-Bound Trial Applications

No down payment should be collected for non-bound trial applications.

122. **Renewal Payment** – The renewal premium is due and payable to the Home Office on or before the policy expiration date. All policyholders may elect to pay the renewal premium in two installments. Motorcycle and recreational vehicle policyholders may elect to pay the renewal premium in four installments. Each installment will include a \$5 installment charge as shown on the renewal billing notice. If the amount due is less than \$10, the installment charge will be waived.

POLICY CHANGES

130. All changes requiring adjustments of premiums shall be computed pro rata.
131. If a policy is amended and results in a total amount due of \$5 or less, such adjustment may be waived. For policies with no balance due, a return premium of \$5 or less shall be allowed only at the insured's request.

DELETION OF COVERAGE

140. Coverage provided under a motor vehicle policy may be deleted during the time the vehicle is withdrawn from service. The coverages deleted afford no protection under the policy.

- 141. Any coverage may be deleted, unless it is required by statute to remain in force. For all recreational vehicles, Bodily Injury and Property Damage Liability coverage may not be deleted.
- 142. Physical damage coverages may not be deleted if a lienholder exists on the policy.
- 143. Deleted coverage will be added on the date and time requested by the insured if that date and time is subsequent to the date of the request for addition. Otherwise, coverage will be added on the date and time the agent or company is notified of the request.
- 144. Premium returns on deleted coverages will be computed pro rata.

CANCELLATION

- 150. All cancellations shall be computed pro rata, except as otherwise specified in this manual.
- 151. If cancellation of a policy results in a return premium of \$5 or less, no refund will be made unless requested by the insured.

REINSTATEMENTS

- 160. A policy which has expired or been terminated by cancellation for nonpayment may be reinstated by completion of any required form and payment of the necessary premium if the risk is acceptable from an underwriting standpoint.
- 161. Policies out of force over 45 days require a new business application to be submitted regardless of the reason for termination. In these cases, a new six-month policy term is given.
- 162. **Applications may not be submitted for policies cancelled for underwriting reasons without prior approval from the underwriter or proper underwriting management.**

WHOLE DOLLAR ROUNDING RULE

- 170. The premium for each coverage shall be rounded to the nearest whole dollar after each step in the premium calculation.
- 171. A premium involving \$.50 or more shall be rounded to the next higher whole dollar.
- 172. This procedure shall apply to all interim premium adjustments, including endorsements, or cancellations requested by the insured.

MINIMUM PREMIUM RULE

- 180. A minimum premium of \$1 will apply to every applicable coverage for each vehicle. This minimum premium shall be applied to all vehicle types after all premium determination steps have been applied.

PRIVATE PASSENGER AUTOMOBILE

DEFINITIONS

- 200. "Resident" means anyone residing in the same household or any resident student at a school, college or educational institution. Military personnel not assigned to a permanent duty station are considered a "resident." Military personnel assigned to a permanent duty station should be insured, in the state where stationed, on their own policy.
- 201. "Operator" means an applicant, a resident in the same household as the applicant, or any other person who customarily operates the automobile.
- 202. An individual whose operation of the automobile constitutes 50% or more of that automobile's time of operation or mileage use is considered a principal operator. An individual who is the principal operator of more than one automobile shall be the rated operator of the vehicle with the highest base premium. Motor homes are not considered when determining the highest base premium vehicle if there is one or more other automobiles insured by American National General Insurance Company or an affiliated company.

203. Each individual who does not qualify as a principal operator as defined in 202, but whose aggregate operation of all private passenger automobiles in the household equals 50% or more of the total time of operation or mileage use of one insured automobile, is considered a principal operator for one such automobile. Motor homes are not considered if there are other automobiles insured by American National General Insurance Company or an affiliated company.
204. Each individual who does not qualify as a principal operator under Rule 202 or Rule 203, will be assigned as a principal operator on any remaining vehicle(s), subject to the Primary Classification rules.
205. "Business Use" means the use of the automobile is required by or involved in the duties of the applicant (or any other person customarily operating the automobile) in his/her occupation, profession, or business. An automobile principally operated by a clergyman shall not be considered as used for business or driven to work.
206. "Pleasure Use" means there is no business use of the automobile and it is not used in the course of driving to work or school a distance of three or more road miles one way.
207. "Work Less than 10 Miles" means there is no business use of the automobile but it is used in the course of driving to work or school a distance of three or more but less than ten road miles one way.
208. "Work 10 or More Miles" means there is no business use of the automobile but it is used in the course of driving to work or school a distance of ten or more road miles one way.
209. "Farm Use" means the automobile is principally garaged on a farm or ranch. It is not used in going to school or work, other than farming or ranching.
210. "Age" means the age attained on the last birthday.
211. "Married" means a married person living with his/her spouse.
212. A Youthful operator is any licensed driver;
* unmarried and under 25 years of age;
* unmarried males 25 to 29 years of age; and
* married males under 25 years of age.
213. An automobile used in the course of driving to work or school includes an automobile used in a car pool or other share-the-ride arrangements, and/or an automobile driven partway to work or school.

PRIMARY CLASSIFICATIONS

Rules 220 through 228 shall be used sequentially to determine the Primary Classifications for rating purposes.

220. Classify the automobile and/or motor home according to the age, gender, and marital status of the rated operator and the use and annual mileage of the vehicle. Classify the camping/travel trailer according to the excess vehicle rule, and the use and annual mileage of the camping/travel trailer. When the motor home is not the only vehicle insured by American National General Insurance Company or an affiliated company, the motor home shall be classified according to the excess vehicle rule and the use and annual mileage of the motor home.
221. Each operator shall be assigned to one vehicle in the household. Also, the highest premium vehicle in the household must be rated to the driver operating that vehicle most. This rule pertains to motorcycles when there are no automobiles in the household insured with American National General Insurance Company or an affiliated company. This rule pertains to motor homes when the motor home is the only vehicle insured by American National General Insurance Company or an affiliated company. This rule does not pertain to camping/travel trailers.
222. Determine whether the automobile, motor home, and/or camping/travel trailer is a single-car or multi-car risk. In order for an automobile, motor home, or camping/travel trailer to qualify as a multi-car risk, there must be at least two vehicles on the account with either Bodily Injury or Collision coverages. The applicable Multi-Car Classification shall apply if more than one qualifying automobile, motor home, or camping/travel trailer is insured with this Company or an affiliated company. In addition, the Multi-Car Classification shall apply if one qualifying automobile, motor home, or camping/travel trailer is insured with this Company and at least one other qualifying automobile, motor home, or camping/travel trailer will become insured with the Company within 90 days of the inception date of the policy. To determine the applicable factor, use the Multi-Car Primary Classification Factor Tables located in the Premium Section.

Multi-Car Classification does not apply to CHROME[®] vehicles when determining the Primary Classification. Multi-Car Classification applies to CHROME[®] vehicles when determining PAC+ Part A New Business eligibility and Comp Claim Free eligibility. Note that CHROME[®] vehicles may qualify other automobiles, motor homes, and camping/travel trailers for Multi-Car Classification.

223. The applicable "Youthful Operator" classification shall be applied separately to the number of automobiles equal to the number of youthful operators. If a youthful operator is the principal operator of two or more vehicles, the youthful class shall apply to the vehicle with the highest base premium. This rule pertains to motor homes when the motor home is the only vehicle insured by American National General Insurance Company or an affiliated company. This rule does not pertain to camping/travel trailers.
224. If a "Youthful Operator" is not a principal operator, they should be rated as an occasional operator on the vehicle they use most frequently. Note: If the number of vehicles in the household is equal to or greater than the number of all drivers in the household, each youthful operator must be rated as a principal driver. If the youthful operator is not the principal operator of a motorcycle, then the motorcycle will not be considered when applying this rule. This rule pertains to motor homes when the motor home is the only vehicle insured by American National General Insurance Company or an affiliated company. This rule does not pertain to camping/travel trailers.
225. If the number of youthful operators exceeds the number of automobiles, the "Youthful Operator" classifications with the highest Primary Classification Factor shall apply. If a youthful operator qualifies for the "Good Student Discount" or "Driver Training Discount," the classification factor for this discount shall be used to determine if his/her classification factor is the highest. If it is determined to be the highest, then that classification and related factor shall be used. This rule pertains to motor homes when the motor home is the only vehicle insured by American National General Insurance Company or an affiliated company. This rule does not pertain to camping/travel trailers.
226. The applicable classification shall be applied separately to the number of automobiles equal to the number of principal operators as noted below:
- * "Principal Operator Age 45 to 64";
 - * "Principal Operator Age 65 to 69";
 - * "Principal Operator Age 70 to 74";
 - * "Principal Operator Age 75 and Over".
227. For the purpose of rating automobiles in excess of the number of operators in the household, apply the following:
- * If all operators in the household are age 65 or over; or if at least one operator in the household is age 65 or over and all other operators in the household are age 45 to 64, then the "Principal Operator Age 65 to 69" classification shall apply to the extra vehicle(s) with the lowest base premium.
 - * If all operators in the household are age 45 to 64, then the "Principal Operator Age 45 to 64" classification shall apply to the extra vehicle(s) with the lowest base premium.
 - * Otherwise, the "All Other" adult classification shall apply to the extra vehicle(s) with the lowest base premium.
 - * Motor homes and camping/travel trailers will receive the Principal Operator Age Classification as follows:
 - If all operators in the household are age 65 or over; or if at least one operator in the household is age 65 or over and all other operators in the household are age 45 to 64, then the "Principal Operator Age 65 to 69" classification shall apply to the motor home and/or camping/travel trailer.
 - If all operators in the household are age 45 to 64, then the "Principal Operator Age 45 to 64" classification shall apply to the motor home and/or camping/travel trailer.
 - Otherwise, the "All Other" adult classification shall apply to the motor home and/or camping/travel trailer.

- * An Excess Vehicle Factor will be applied for vehicles in excess of the number of operators on the policy for all types of vehicles except for CHROME®, Travel Trailers, Motor Homes, Utility Vehicles, Farm Trucks, Utility Trailers, Camping Trailers, Mounted Camper Units/Shells, and Recreational Vehicles. Refer to Auto rate section R-7 for the Excess Vehicle factor.

228. For the average weekly use of the automobile, **in driving to and from work or school**, shown below, the indicated use classification is applicable:

Average Weekly Use	Use Classification
Less than 30 miles	Pleasure
30 miles or more but less than 100 miles	Work less than 10 miles
100 miles or more	Work 10 or more miles

GOOD STUDENT

230. The provisions of this section do not apply to automobiles written under an Automobile Insurance Plan or Joint Underwriting Association.

231. The classification factor and statistical code shall be determined from the Good Student Classification, provided the operator or owner meets all of the requirements specified in Rule 232.

232. The Good Student Classification requirements are as follows:

- * The owner or operator must be enrolled as a full-time middle school or junior high school student, enrolled as a full-time high school student, enrolled as a full-time student in a college or university, or enrolled in an academic home study program, and
- * On each anniversary date of the policy the Company must be furnished satisfactory evidence indicating that each such student has met one of the following requirements for the immediately preceding school semester (or comparable period);
 - (a) Ranked among the upper 20% of his/her class scholastically, or
 - (b) In schools using letter grades, had a grade average of "B" or its equivalent, or if the system of letter grading cannot be averaged, no grade shall be below "B," or
 - (c) In schools using numerical grade points, had an equivalent of "B," such as at least 3 in a 4, 3, 2, 1 point system, or
 - (d) Was included in a "Dean's List," "Honor Roll," or comparable list indicating scholastic achievement, or
 - (e) Ranked in the upper 20% on one of the following national standardized tests administered within the past 12 months:
 1. PSAT (Preliminary Scholastic Aptitude Test)
 2. PACT (Preliminary American College Test)
 3. SAT-I (Scholastic Aptitude Test – I)
 4. ACT (American College Test)
 5. Iowa Test of Basic Skills
 6. California Achievement Test
 7. TAP (Tests of Achievement and Proficiency)

233. When a vehicle would qualify for the Good Student Discount except that there are unmarried operators under 25 years of age who are not full-time students, the discount may still be allowed when any such operators, who are not full-time students, have graduated from a four-year college or university and, at the time of graduation, met the requirements listed above.

DRIVER TRAINING

235. The provisions of Rules 235 through 239 do not apply to Assigned Risks. The applicable "With Driver Training" class shall apply to each "Youthful Operator" under 21 years of age where "Satisfactory Evidence" is presented that such operator has successfully completed a driver education course meeting the standards outlined in Rules 236 through 239.

236. The driver education course was composed of a minimum of 30 clock hours for classroom instruction plus a minimum of 6 clock hours per student in the practice driving phase.

237. The practice driving requirement may be met in either of the following ways:
- * A minimum of 6 clock hours per student for actual driving experience exclusive of observation time in the car. In this case, time spent in an approved simulated practice driving trainer, the use of which is authorized by the State Department of Education or other responsible educational agency, may be counted as part of the required 30 clock hours of classroom instruction.
 - * A minimum of 3 clock hours per student for actual driving experience, exclusive of observation time in the car and a minimum of 12 clock hours per student in an approved device which simulates practice driving, the use of which is authorized by the State Department of Education or other responsible educational agency. In this case, only the time spent in excess of 12 clock hours may be counted as part of the required 30 clock hours of classroom instruction.
238. The driver education course has the official approval of the State Department of Education or other responsible educational agency and was conducted by:
- * a recognized secondary school, college, or university or
 - * other school approved and supervised by the State Department of Education or other responsible educational agency.
239. The driver education course was conducted by instructors certified by the State Department of Education or other responsible agency.

SECONDARY CLASSIFICATIONS

240. Classify the automobile according to the driving records of the operators as provided under the Driving Record Rating Plan in Section 300.
241. Refer to Rule 340 and Auto rate section R-8 or Cycle rate section R-8 to determine the applicable Secondary Classification Rating factor based upon the number of DRRP (Driving Record Rating Plan) points.

CHANGES IN CLASSIFICATION

250. Changes in classification, including the addition or deletion of an operator during the term of a policy, shall be computed pro rata.
251. No change shall be made during the policy period to effect a change of the Driving Record Rating Plan Classification, except to recognize the addition or deletion of an operator or vehicle in which case the change shall be computed pro rata.

PHYSICAL DAMAGE SYMBOLS

255. Each automobile is classified by specific symbols to aid in the premium calculation for Comprehensive and Collision coverages. Motor homes and camping/travel trailers are not classified by symbol. Refer to Auto rate section R-13 for motor home and camping/travel trailer information.
256. The symbols assigned to an automobile with a **Limit of Liability Endorsement** are determined from the limit of liability value. Refer to the chart in Rule 259 for the specific symbol. Otherwise, to determine the symbols to be assigned to each automobile, refer to the Vehicle Symbol Section of the manual. If the symbols are not published, refer to Rules 257-259 to determine the appropriate symbols. If Customization coverage applies, refer to Rules 260 through 262.
257. Newly Announced Models – For rating of newly announced models for which no symbols are shown, use the symbols of the latest corresponding model which is shown until announcement is made. If no corresponding prior year model symbols are shown, refer to Rules 258-259.
258. To determine the appropriate cost new value of an automobile, use the manufacturer's suggested retail price or final sticker price.

259. For rating vehicles other than newly announced models, for which no symbols are shown in the Vehicle Symbol Section of the manual, including motorcycles, use the vehicle's cost new to determine the proper symbol from the chart below:

COST NEW/SYMBOL CHART

Cost New/ Final Sticker Price	Symbol
0 – 1,600	1
1,601 – 2,100	2
2,101 – 2,750	3
2,751 – 3,700	4
3,701 – 5,000	5
5,001 – 6,500	6
6,501 – 8,000	7
8,001 – 10,000	8
10,001 – 12,500	10
12,501 – 15,000	11
15,001 – 17,500	12
17,501 – 20,000	13
20,001 – 21,000	14
21,001 – 22,000	15
Each additional \$1,000 or fraction thereof	add 1

Customization

260. Customization refers to interior or exterior alteration designed to personalize or better facilitate use of the vehicle for non-business purposes and specifically includes elaborate interior furnishings and exterior paint, glass, and body modifications. Customization, however, does not include equipment commonly installed on these vehicles such as heater, air conditioning, tires, customary music options, power steering, and power brakes.
261. Customized vehicles, of the van, panel, or pickup type, shall be rated for Comprehensive and Collision coverages by assigning the vehicle a symbol code based upon the total value of the vehicle and its modification (book cost new plus modifications).
262. Use the table below to determine the appropriate symbol. Then rate the vehicle according to private passenger automobile rules and rates to determine the appropriate Comprehensive and Collision rates.

TOTAL VALUE	SYMBOL CODE	TOTAL VALUE	SYMBOL CODE
0 - 1,600	1	8,001 - 10,000	8
1,601 - 2,100	2	10,001 - 12,500	10
2,101 - 2,750	3	12,501 - 15,000	11
2,751 - 3,700	4	15,001 - 17,500	12
3,701 - 5,000	5	17,501 - 20,000	13
5,001 - 6,500	6	20,001 - 21,000	14
6,501 - 8,000	7	21,001 - 22,000	15
		Each additional \$1,000 or fraction thereof	add 1

MODEL YEAR

265. The premiums for Comprehensive and Collision coverages are shown in Auto rate section R-3 or Cycle rate section R-3 by model year.
266. For new model years not printed in Auto rate section R-3 or Cycle rate section R-3, the premium for each subsequent model year shall be 5% above the premium for the preceding model year.
267. Effective October 1 of each calendar year, the Comprehensive and Collision premiums for vehicles of the eleventh preceding and earlier model years shall be adjusted to equal the premiums for the tenth preceding model year.

LIABILITY SYMBOLS

270. Each automobile is classified by specific liability symbols to aid in the premium calculation for Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, and Underinsured Motorist Bodily Injury coverages. These symbols are an indicator of the vehicle's potential loss experience.
271. For those vehicles with significantly better than average loss experience, a discount will be given. For those vehicles with significantly worse than average loss experience, a surcharge will be applied. Refer to Auto rate section R-11 for the applicable liability symbol rating factors.
272. To determine the liability symbols to be assigned to each automobile, refer to the vehicle Symbol Section of the agent manual. If a vehicle's liability symbols are not published, refer to Rules 273-274 to determine the appropriate liability symbols. Liability symbols do not apply to motor homes, camping/travel trailers, motorcycles, or recreational vehicles.
273. **Newly Announced Models** – For rating of newly announced models for which no liability symbols are shown in the manual pages, use the liability symbols of the latest corresponding model (based upon VIN number) which are shown, until announcement is made. If no corresponding prior year model liability symbols are shown, use liability symbol 3 for the applicable coverages.
274. **1983 and Prior Model Automobiles** – To determine the appropriate liability symbols for such automobiles, use liability symbol 3 for the applicable coverages.

MISCELLANEOUS DISCOUNTS

275. **Passive Restraint Discount** – The Medical Payments premium shall be reduced if the private passenger automobile or motor home is equipped with a factory-installed air bag or other passive restraint system, as described below, which meets federal safety standards. Refer to Auto rate section R-9 for the applicable Passive Restraint Discount factor.

CATEGORY	TYPE OF PASSIVE RESTRAINT
B	Driver Side Only Air Bag
C	Driver and Passenger Side Air Bag
D	Driver and Passenger Side Air Bag and Automatic Seat Belts

276. **Preferred Automobile Customer Plus (PAC+) Discount**

The PAC+ Discount amount is the sum of the discount percentages applicable from Part A and Part B, as described below. The PAC+ Discount will be applied to the Bodily Injury Liability, Property Damage Liability, Medical Payments, and Collision coverage premiums for each applicable vehicle on the policy. Only Part B will be applied to Comprehensive, Uninsured Motorist, and Underinsured Motorist coverage premiums.

Part A:

New Business

If the principal operator of a vehicle has been continuously insured with his/her prior carrier for 3 or more years and all operators in the household have been claim free for the prior 36 months*, a discount will be applied to that vehicle. Otherwise, as long as the principal operator has been insured for liability coverage continuously for at least 1 year**, a discount will be applied. For operators under 21 years of age, the number of years the account owner has been continuously insured with his/her prior carrier will be used if it results in a more favorable discount level than would have been applied otherwise. Towing and Labor claims, Comprehensive claims less than \$100***, and claims that are closed without payment will be disregarded. For Single-Car accounts, one Comprehensive claim*** per household will be allowed, provided the claim is not a theft or fire loss. For Multi-Car accounts, two Comprehensive claims*** per household will be allowed, provided the claims are not fire or theft losses. Refer to Rule 222 for the definition of a Multi-Car risk. Multiple Comprehensive claims*** incurred on the same date will be considered one claim. In the situation where there are more vehicles than drivers on the policy, the extra vehicle(s) will receive the PAC+ Part A discount applicable for the principal operators age "25 AND OVER and all married females" group. Refer to Auto rate section R-9 to determine the applicable PAC+ Part A Discount factor.

The PAC+ Part A Discount will be evaluated on a policy when a new business (including added driver), corrected new business, renewal, corrected renewal, or reinstatement with a lapse transaction is processed.

- * Applicants who (1) were previously insured with ANPAC or an affiliated company within the last twelve months, and (2) have been continuously insured and claim free during that time, will receive the same level of PAC+ Part A Discount as they received when they were previously insured with ANPAC.
- ** Those principal operators not qualifying for the PAC+ Discount as new business will receive a discount after being insured with our Company for 6 months. Refer to Auto rate section R-9 to determine the applicable PAC+ Part A Discount factor.
- *** Comprehensive claims less than \$100, where such claims did not occur with ANPAC or an affiliated company, will be disregarded.

This discount continues as long as the principal operator remains continuously insured as a principal operator with our Company or until the principal operator qualifies under the renewal business section of this rule.

Renewal Business

If the principal operator of a vehicle has been insured with American National General Insurance Company or an affiliated company for at least six months, a discount will be applied to that vehicle. For operators under 21 years of age, the number of years the account owner has been continuously insured with American National General Insurance Company or an affiliated company will be used if it is greater than the number of years the operator has been continuously insured.

The amount of the discount is based on the number of years that the principal operator has been insured with the Company. Provided the PAC+ Part A discount New Business requirements in effect at the inception of the policy were met, the total time the principal operator has been insured with his/her prior carrier and our Company will determine the discount level. For operators under 21 years of age, the number of years the account owner has been continuously insured with his/her prior carrier and our Company will be used if it results in a more favorable discount level than would have been applied otherwise.

If the PAC+ Part A level for an operator was established based on the account owner's years insured, the PAC+ Part A level for the operator will not decrease as long as the operator remains continuously insured. In the situation where there are more vehicles than drivers on the policy, the extra vehicle(s) will receive the PAC+ Part A discount applicable for the principal operators age "25 AND OVER and all married females" group. Refer to Auto rate section R-9 to determine the applicable PAC+ Part A Discount factor.

The PAC+ Part A Discount will be evaluated on a policy when a new business (including added-driver), corrected new business, renewal, corrected renewal, or reinstatement with a lapse transaction is processed.

Part B:

The principal operator of a vehicle will receive a discount on the premium for the vehicle based on the account owner's Risk Score. In the situation where there are more vehicles than drivers on the policy, the extra vehicle(s) will receive the highest PAC+ Part B Discount level that corresponds to the account owner's Risk Score. Refer to Auto rate section R-9 to determine the applicable PAC+ Part B Discount factor.

At renewal, the discount continues at the principal operator's same discount level. Periodically, account Risk Scores will be updated. If such update results in a more favorable discount level to the insured, then the more favorable discount level will be applied. If such update results in a less favorable discount level, the current (more favorable) discount level will continue to apply. However, under certain circumstances when necessary, such as changing the Risk Score model or receiving a calculated Risk Score for a prior No Match or No Score, a less favorable discount level can result and will be applied. The PAC+ Part B Discount will be evaluated on a policy when a new business (including added-driver), renewal, or reinstatement with a lapse transaction is processed.

277. **Comp Claim Free Discount**

New Business

Single Car

If the account has not had any Comprehensive paid claims* during the most recent 36 months in the new business experience period**, a discount will be applied to the Comprehensive coverage for each vehicle on the policy. The discount is based upon the number of years the account is comprehensive claim free. Refer to Auto rate section R-9 to determine the applicable Comp Claim Free Discount factor.

Multi Car

If the account has not had any Comprehensive paid claims* during the most recent 36 months in the new business experience period** a discount will be applied to the Comprehensive coverage for each vehicle on the policy. The discount is based upon the number of years the account is comprehensive claim free. Refer to Auto rate section R-9 to determine the applicable Comp Claim Free Discount factor.

If the account has 4 or more vehicles and there has been no more than 2 Comprehensive paid claims* during the most recent 36 months in the new business experience period**, the account will be considered comprehensive claim free. The discount will be applied to the Comprehensive coverage for each vehicle on the policy and is based upon the number of years the account is comprehensive claim free. The two most recent Comprehensive paid claims* in the new business experience period** will not be considered when determining the number of years the account is comprehensive claim free.

* Comprehensive claims less than \$100, where such claims did not occur with ANPAC or an affiliated company, will be disregarded.

** The new business experience period is the 72 months prior to being insured with the Company.

Renewal Business

Single Car

If the account has not had any Comprehensive paid claims* during the most recent 36 months within the policy's renewal experience period**, a discount will be applied to the Comprehensive coverage for the insured vehicle. The discount is based upon the number of years the account is comprehensive claim free. Refer to Auto rate section R-9 to determine the applicable Comp Claim Free Discount factor.

Multi Car

If there have been no Comprehensive paid claims* on the account during the most recent 36 months within the policy's renewal experience period**, a discount will be applied to the Comprehensive coverage for each vehicle on the policy. The discount is based upon the number of years the account is comprehensive claim free. Refer to Auto rate section R-9 to determine the applicable Comp Claim Free Discount factor.

If there has been no more than one Comprehensive paid claim* during the most recent 36 months within the policy's renewal experience period** on the account and that claim occurred since being insured with the Company, the account will be considered comprehensive claim free. The discount will be applied to the Comprehensive coverage for each vehicle on the policy and is based upon the number of years the account is comprehensive claim free. The most recent Comprehensive paid claim* that occurred with the Company in the renewal experience period** will not be considered when determining the number of years the account is comprehensive claim free.

If the account has 4 or more vehicles and there has been no more than 2 Comprehensive paid claims* during the most recent 36 months in the renewal experience period**, the account will be considered comprehensive claim free. The discount will be applied to the Comprehensive coverage for each vehicle on the policy and is based upon the number of years the account is comprehensive claim free. The two most recent Comprehensive paid claims* in the renewal experience period** will not be considered when determining the number of years the account is comprehensive claim free.

* Comprehensive claims less than \$100, where such claims did not occur with ANPAC or an affiliated company, will be disregarded.

** The renewal experience period shall be the 72-month period prior to the effective date of the next renewal.

Note: For new and renewal business, multiple Comprehensive claims incurred on the same date will be considered one claim. Claims assessed on a recreational vehicle policy are not considered when evaluating the account for Comprehensive Claim Free Discount eligibility.

Policies will be evaluated when a new business (including added-driver), corrected new business, renewal, corrected renewal or reinstatement with a lapse transaction is processed.

278. **Defensive Driver Discount** – Any insured age 55 or over who is the principal driver of the vehicle insured shall be entitled to a discount on Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision premiums if they have successfully completed an approved motor vehicle accident prevention course. This course must be approved by the Arkansas Department of Motor Vehicles (Office of Driver Services). A copy of the completion certificate must be submitted to the company when making initial or renewal applications for the discount. This discount applies for a period of two years, at which time the course must be recompleted to retain discount. Effective June 2, 1992, this discount will apply for a period of three years. Refer to Auto rate section R-9 for the Defensive Driver Discount factor.

279. **Student Away at School Discount**

A "Youthful Unmarried Female Operator" or a "Youthful Unmarried Male Operator" who is a resident student at a school, college, or educational institution over 100 road miles from the place of principal garaging of the vehicle, shall be considered a resident in the household, but the vehicle shall be given a discount on Bodily Injury, Property Damage, Medical Payments, and Collision coverage premiums. This rate reduction does not apply if the "Youthful Unmarried Operator" has a vehicle at the campus location. Refer to Auto rate section R-9 or Cycle rate section R-9 for the Student Away at School Discount factor.

280. **Tri-Line Client Discount (TLC Discount)**

For each qualifying automobile, motor home, and camping/travel trailer on the policy, a Tri-Line Client Discount will be applied to Bodily Injury, Property Damage, Medical Payments, and Collision coverages when the appropriate homeowner/Special Farm Package® and life insurance or annuity conditions, as outlined below, have been met by the account. The amount of the discount varies based on the rating class of all required life insurance/annuity policies, as outlined below. In order for the most preferred discount to be applied, all required life insurance policies must have been issued in the most preferred rating class. Refer to Auto rate section R-9 for the TLC Discount factors.

- The named insured or a member of the named insured's immediate family who resides in the same household, must have an active homeowner/Special Farm Package® policy written in American National General Insurance Company or an affiliated company. Tenant policies written in American National General Insurance Company on or after May 14, 2008, do not qualify as a homeowner policy. Tenant policies written in American National General Insurance Company and receiving the TLC Discount prior to May 14, 2008, will continue to count as a qualifying homeowner policy. In addition, if an account qualifies for the TLC Discount and then subsequently moves their homeowner policy to a Tenant policy, the Tenant policy will count as a qualifying homeowner policy, regardless of the relationship between the Coverage C amount and the life insurance/annuity amount.
- Tenant policies written in American National Property And Casualty Company will not count as a qualifying homeowner policy for auto policies written in American National General Insurance Company on or after May 14, 2008. However, Tenant policies written in American National Property And Casualty Company will count as a qualifying homeowner policy for auto policies written in American National General Insurance Company prior to May 14, 2008.
- Camping/travel trailers, utility trailers and recreational vehicles do not qualify a homeowner policy for the TLC Discount.
- The homeowner/Special Farm Package® policy must be in force anytime during the 15 days prior to the effective date of the auto policy; or the qualifying new business home/Special Farm Package® policy effective date may not be greater than 90 days after the auto policy's effective date.
- There must be an active permanent life insurance policy or annuity policy on the account owner and/or spouse with American National Insurance Company or American National Life Insurance Company of Texas subject to the conditions described herein. Whole Life, Universal Life, and Variable Universal Life policies are eligible life policies.

The Life Insurance/Annuity Conditions are as follows:

1. The amount of such life policy or the sum of the amounts of all such life policies on the account owner and/or spouse must be equal to or greater than the Coverage A amount for the Homeowner Dwelling forms, or Coverage C amount for the Condominium forms or the Coverage A amount under Division I of the Special Farm Package[®] policy.

This relationship between the amount of life insurance on the account owner and/or spouse and the Coverage A or C amounts must only be met at the inception date of the discount on the account as long as the homeowner/Special Farm Package[®] and life policies remain in force.

If more than one homeowner/Special Farm Package[®] policy exists on the account, the highest Coverage A or C amount at the time of qualification will apply, or

2. The amount of such life policy or the sum of the amounts of all such life policies on the account owner and/or spouse are equal to or greater than \$500,000, or
3. The annualized premium for any individual policy or the sum of the annualized premium amounts of all such life policies on the account owner and/or spouse is greater than or equal to \$1,200, or
4. If the annuity method is selected, the annuity policies on the account/owner and/or spouse must have a cash value equal to or greater than \$100,000 at the inception date of the discount.

The TLC Discount may be applied to or deleted from an automobile, motor home, and camping/travel trailer policy at the evaluation date. Policies will be evaluated when a new business, corrected new business, renewal, corrected renewal or reinstatement with a lapse transaction is processed. All new business policies will be reviewed 90 days after issue to see if all discount requirements have been met. If not, the discount will be removed from the policy retroactively. All renewal business policies will be reviewed during the 90 days following the renewal effective date to see if all discount requirements have been met. If so, the discount will be applied retroactively to the renewal effective date.

281. **Benefits Xpress Employee Services[™] Discount**

For each automobile, motor home, camping/travel trailer or motorcycle on the account, a discount will apply to the Bodily Injury Liability, Property Damage Liability, Medical Payments, Uninsured Motorist, Underinsured Motorist, Comprehensive and Collision coverage premiums when the following requirements are met:

- 1) The employer/group of a named insured on the account is enrolled in the Benefits Xpress Employee Services[™] group program; and
- 2) The named insured has an active homeowner/Special Farm Package[®] policy with American National Property And Casualty Company, American National General Insurance Company or an affiliated company. The homeowner/Special Farm Package[®] policy must be in force anytime during the 15 days prior to the effective date of the auto policy, or the homeowner/Special Farm Package[®] policy effective date may not be greater than 90 days after the auto policy's effective date.
- 3) The account must be actively enrolled in Easy Pay–*The Checkless Way*[®] payment plan for their insurance premium payments.

Refer to Auto rate section R-9 or Cycle rate section R-9 for the Benefits Xpress Employee Services[™] Discount factor. The Benefits Xpress Employee Services[™] discount may be applied to or deleted from an automobile policy at the evaluation date. Policies will be evaluated when a new business, corrected new business, renewal, corrected renewal or reinstatement with a lapse transaction is processed. All new business policies will be reviewed 90 days after issue to verify all discount requirements are met. Any policy not meeting the requirements at this review will have the discount removed retroactively back to the effective date of the policy.

*Note: Recreational vehicles are not eligible for the Benefits Xpress Employee Services[™] Program.

282. **Auto-Home Discount**

For each automobile, motor home, and camping/travel trailer written in American National General Insurance Company on the account, a discount will apply to the Bodily Injury Liability, Property Damage Liability, Medical Payments, and Collision coverage premiums when the appropriate homeowner/Special Farm Package[®] policy conditions, as outlined below, have been met by the account. Refer to Auto rate section R-9 for the Auto-Home Discount factor.

- Camping/travel trailers, utility trailers, motor homes, motorcycles, and recreational vehicles do not qualify a homeowner policy for the Auto-Home Discount.

- A qualifying homeowner policy must be written in American National General Insurance Company. Tenant policies do not qualify automobiles, motor homes, or camping/travel trailers for the Auto-Home Discount. A qualifying Special Farm Package[®] policy must be written in American National Property And Casualty Company.
- The homeowner/Special Farm Package[®] policy must be in force anytime during the 15 days prior to the effective date of the auto policy; or the qualifying new business home/Special Farm Package[®] policy effective date may not be greater than 90 days after the auto policy's effective date.

The Auto-Home Discount may be applied to or deleted from an automobile, motor home, and camping/travel trailer policy at the evaluation date. Policies will be evaluated when a new business, corrected new business, renewal, corrected renewal or reinstatement with a lapse transaction is processed. All new business policies will be reviewed 90 days after issue to see if all discount requirements have been met. If not, the discount will be removed from the policy retroactively. All renewal business policies will be reviewed during the 90 days following the renewal effective date to see if all discount requirements have been met. If so, the discount will be applied retroactively to the renewal effective date.

283. **New Parent Discount**

If there is a child under the age of 5 years in the household, a discount will be applied to the Bodily Injury Liability, Property Damage Liability, Medical Payments, and Collision coverage premiums of the automobile to which the driver who primarily transports the child is assigned, provided that the driver is at least 21 years of age. The discount varies by the age of the youngest child in the household. Only one automobile on the account may receive the New Parent Discount. Refer to Auto rate section R-9 for the New Parent Discount factors.

The New Parent Discount will be evaluated on a policy when a new business (including added-driver), corrected new business, renewal, corrected renewal, or reinstatement with a lapse transaction is processed.

CASHBACK FROM ANPAC[®] PROGRAM

285. **CASHBACK FROM ANPAC[®]**

For policies written in American National General Insurance Company and enrolled in CASHBACK FROM ANPAC[®] prior to May 14, 2008, insureds who remain claim free on all automobile, motor home, camping/travel trailer, motorcycle or recreational vehicle and homeowner policies for the three-year period after their CASHBACK FROM ANPAC[®] enrollment date, will receive a 25% refund of their combined automobile, motor home, camping/travel trailer, motorcycle or recreational vehicle and homeowner premiums from the third prior year subject to the eligibility requirements as outlined below. Earthquake, Secure I.D. from ANPAC[®], and Equipment Breakdown endorsement premiums will not included in the homeowner premium.

Enrollment eligibility requirements include:

- 1) Insureds who have at least one automobile, motor home, camping/travel trailer, motorcycle or recreational vehicle and one homeowner policy written in American National General Insurance Company or an affiliated company will be enrolled in the CASHBACK program. If any new policy is written in American National General Insurance Company on or after May 14, 2008, then the account will no longer qualify for CASHBACK FROM ANPAC[®].
- 2) All automobile, motor home, camping/travel trailer, motorcycle or recreational vehicle and homeowner policies are eligible for enrollment in this program. In addition, at least one vehicle must have both Comprehensive and Collision Coverages.
- 3) All automobile, motor home, camping/travel trailer, motorcycle or recreational vehicle and homeowner policies under the same account will be required to be enrolled in the plan. An account is made up of individuals living at the same residence, as a family. Dependents of the named insured, temporarily living away from home, can also be included.
- 4) All CASHBACK policies must be written in a state where the CASHBACK program is available.

The first refund will be made 60 days after the three-year anniversary of the CASHBACK enrollment date provided:

- A) there have been no paid claims of any type including not-at-fault claims under any automobile, motor home, camping/travel trailer, motorcycle, recreational vehicle or homeowner policy during this time period other than automobile Towing and Labor claims, homeowner Earthquake claims, Secure I.D. from ANPAC[®] claims, and/or Equipment Breakdown claims; and

- B) the insured maintains continuous coverage (no policy is out of force for more than 45 days) on at least one automobile, motor home, camping/travel trailer, motorcycle, or recreational vehicle and one homeowner policy; and
- C) the CA\$HBACK policies are in a state where the CA\$HBACK program is available.

Subsequent refunds will be made each year 60 days after the enrollment date anniversary provided all eligibility requirements, as listed above, are met. The refund is 25% of the combined automobile, motor home, camping/travel trailer, motorcycle or recreational vehicle and homeowner written premiums from the third prior year.

Refund Conditions and Procedures:

- 1) The CA\$HBACK enrollment date will be used to determine when a refund will be made. This may or may not coincide with the renewal dates of any policies under the program.
- 2) The written premium from each CA\$HBACK policy will be used to calculate the refund amount. For policies already in force at the time of enrollment, the written premium of the first renewal after the program enrollment date will be used in the refund amount calculation. Premiums for the Earthquake, Secure I.D. from ANPAC®, and Equipment Breakdown endorsements will not be included in the calculation of the refund amount.
- 3) A paid claim occurring on or after the insured is a member of the CA\$HBACK program, under any policy that is part of a CA\$HBACK account, voids a refund only for the next three-year period. Subsequent refunds will be made after the account is claim free again for three years on all CA\$HBACK policies.
- 4) If a claim is paid, the three-year time period will begin again starting at the first enrollment anniversary date after the first payment has been made. Exception: If a claim occurs prior to the anniversary date and first payment is made after the anniversary date, but before 60 days after the anniversary date, then the three-year time period begins on the most recent anniversary date.
- 5) The date of the first payment of a claim will be considered the claim date when determining the three-year claim free period for refund eligibility. If a payment is made on a claim in two different years, the insured would again be eligible for a refund at the first enrollment anniversary date three years after the first claim payment was made.
- 6) If a CA\$HBACK refund is not made due to a paid claim, but later the Company successfully subrogates 100% of the claim, then the amount that should have been refunded to the insured will be refunded.
- 7) All incurred claims must be reported immediately or as soon as reasonably possible.
- 8) If membership into the CA\$HBACK program is terminated, reinstatement may be allowed, unless the termination is due to any new policy on the account being written in American National General Insurance Company on or after May 14, 2008. If reinstatement is allowed, the insured's CA\$HBACK enrollment anniversary date will change.
- 9) Policy lapses of 45 days or less will not affect eligibility. If a policy lapse of more than 45 days occurs, the insured's CA\$HBACK enrollment anniversary date will change.

PREMIUM DETERMINATION

290. The premium for Bodily Injury Liability, Property Damage Liability, Medical Payments, Comprehensive, Collision, Uninsured and Underinsured Motorist coverages shall be determined as follows in Rules 291 through 295.
291. Refer to Sections 220 through 241 to determine the applicable Statistical Code and Classifications. If the risk falls within two or more classifications, the highest rated classification shall apply.
292. Refer to Sections 255, 265, and 270, respectively, for the appropriate symbols and model year.
293. Refer to Territory Definitions to determine the territory number in which the vehicle will be principally garaged. The U.S. Postal zip code and/or the county name define each territory. Note, only for policies endorsed with Full Timer Coverage: Select Territory 99.
294. Refer to Auto rate section R-1 or RV rate section R-1 to locate the base rate for the applicable territory and the desired coverage.
295. In this order, adjust the base rate for the following if the adjustment is applicable and it is not already reflected in the base rate. Round each individual adjustment to the nearest dollar.

- Step 1. Limit(s) factor. Refer to Auto rate section R-2 or RV rate section R-2.
- Step 2. Liability Symbol factors (Apply to Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, and Underinsured Motorist Bodily Injury coverages). Refer to Rules 270-274 and Auto rate section R-11.
- Step 3. Passive Restraint Discount (Applies to Medical Payments coverage) Refer to Rule 275 and Auto rate section R-9.
- Step 4. Model Year Factor (Applies to Comprehensive and Collision coverages.) The Model Year factor does not apply to CHROME[®] vehicles. Refer to Rules 265-267 and Auto rate section R-3.
- Step 5. Physical Damage Symbol factors (Apply to Comprehensive and Collision coverages). Refer to Rules 255-259 and Auto rate section R-4.
- Step 6. Deductible factor (Applies to Comprehensive and Collision coverages). Refer to Auto rate section R-5.
- Step 7. Comp Claim Free Discount (Applies to Comprehensive coverage.) Refer to Rule 277 and Auto rate section R-9.
- Step 8. Preferred Automobile Customer Plus (PAC+) Discount (Part A and Part B apply to Bodily Injury, Property Damage, Medical Payments, and Collision coverages. Only Part B applies to Comprehensive, Uninsured Motorist, and Underinsured Motorist coverages). Refer to Rule 276 and Auto rate section R-9.
- Step 9. New Parent Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages) Refer to Rule 283 and Auto rate section R-9.
- Step 10. Defensive Driver Discount (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverages) Refer to Rule 278 and Auto rate section R-9.
- Step 11. Student Away at School Discount (Applies to Bodily Injury, Property Damage, Medical Payments, Personal Injury Protection, and Collision coverages). Refer to Rule 279 and Auto rate section R-9.
- Step 12. TLC Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages) Refer to Rule 280 and Auto rate section R-9.
- Step 13. Auto-Home Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages) Refer to Rule 282 and Auto rate section R-9.
- Step 14. Benefits Xpress Employee Services[™] Discount (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages). Refer to Rule 281 and Auto rate section R-9.
- Step 15. Excess Vehicle Factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverages). Refer to Rule 227 and Auto rate section R-7.
- Step 16. Primary Classification factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverages). Refer to Rules 220-228 and Auto rate section R-6.
- Step 17. Multi-CHROME[®] Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages) Refer to Rule 419 and Auto rate section R-15.
- Step 18. Secondary Classification factor (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages). Refer to Rules 240-241 and Auto rate section R-8.
- Step 19. Add Mounted Camper Units/Shells premium (Applies to Comprehensive and Collision coverages) Refer to Rules 450-452 and Auto rate section R-12.
- Step 20. Vehicle Type Factor for CHROME[®] vehicles (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Underinsured Motorist Bodily Injury, Rental Reimbursement, and Towing and Labor or Windshield Repair coverages). Refer to Rule 419 and Auto rate section R-15.

- Step 21. Named Non-Owner factor (Applies to Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, and Underinsured Motorist Bodily Injury coverages) Refer to Rule 750 and Auto rate section R-10.
- Step 22. Non-Owned Car Owned By A Business factor when the owner provides coverage for business related operation (Applies to Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Underinsured Motorist Bodily Injury, Comprehensive, and Collision coverages) Refer to Rule 756 and Auto rate section R-10.
296. To determine the premiums for miscellaneous private passenger automobile coverages follow the instructions listed in 297 and 298.
297. Refer to Auto rate section R-1 to locate the base rate for the desired coverage.
298. Refer to Auto rate section R-2 to adjust the base rate for the limit if the adjustment is applicable and not already reflected in the base rate. Round each individual adjustment to the nearest dollar.

DRIVING RECORD RATING PLAN (DRRP)

ASSIGNMENT OF POINTS

300. Any private passenger automobile is to be rated under the Driving Record Rating Plan, along with utility vehicles, farm trucks, CHROME® vehicles, motorcycles, motor homes, and camping/travel trailers.
301. **New Business Experience Period** (including added drivers). The experience period shall be the 36 months prior to being insured with the Company.
302. **Renewals Experience Period.** The experience period shall be the 36 months prior to the effective date of the next renewal.
303. DRRP points shall be assigned to each vehicle on a cumulative basis in accordance with Rules 300 through 350 for each accident and/or violation for which the applicant or any operator currently residing in the same household and rated to the vehicle, has been convicted during the experience period.
304. If one occurrence involves more than one traffic conviction, or an accident and one or more traffic convictions, then the total number of DRRP points assigned to the occurrence shall be the total of the DRRP points for each accident and/or conviction.
305. In turn, a Secondary Classification Rating Factor, based upon the accumulated DRRP points of all rated drivers to the vehicle, will be applied to the premium for Bodily Injury Liability, Property Damage Liability, Medical Payments, and Collision coverages.
306. For motorcycle rating: DRRP points for accidents and convictions will not be assigned to the motorcycle if the motorcycle operator is rated to an automobile insured in American National General Insurance Company, American National Property And Casualty Company or an affiliated company. However, the accidents and convictions will be considered when determining the eligibility for motorcycle discounts.
307. For motor home and camping/travel trailer rating: Accident and Conviction surcharges will not be applied to the motor home and/or camping/travel trailer if there are other autos insured with American National General Insurance Company or American National Property And Casualty Company or an affiliated company.

CONVICTIONS

310. A violation conviction is considered chargeable the date the conviction occurred. The word conviction includes a plea of guilty or forfeiture of bond. If a conviction is subsequently dismissed, then it will not be considered chargeable. Equipment violations will be ignored.
311. For each conviction defined below, occurring within the experience period, assign the applicable DRRP points:

<u>Conviction</u>	<u>DRRP Points</u>
1) Driving a motor vehicle while under the influence of intoxicating liquor or narcotic drugs. DWI or DUI	5
2) Refusal to submit to testing for alcohol or drugs. Implied consent. Expressed consent.	5
3) Driving with a blood alcohol content equal to or greater than the state BAC level.	5
4) Evading a police officer.	6
5) Failure to stop and report or identify oneself when involved in an accident. Hit and run.	6
6) Homicide or assault arising out of the operation of a motor vehicle.	6
7) Manslaughter, criminal negligence, or a felony involving the use of a motor vehicle.	6
8) Illegal possession of alcoholic beverages or narcotics in an automobile.	5
9) Drag racing or competitive driving on a public street or highway.	6
10) Operating a motor vehicle without the owner's permission, stealing an automobile.	6
11) Speeding in excess of 100 mph.	6
12) Reckless driving	6
13) Driving during a period while driver's license is revoked, suspended, or cancelled.	6
14) Operating with an altered, borrowed, or stolen driver's license.	5
15) Operating a motor vehicle without a driver's or chauffeur's license, or permit.	5
16) Failure to file or maintain future proof of Financial Responsibility Laws. Current revoked or suspended license.	5
17) The making of false statements in the application for license or registration.	4
18) Transporting hazardous substances without proper license, safety devices, or cautions to do so.	5
19) Impersonating an applicant for license or registration, or procuring a license or registration through impersonation whether for himself/herself or another.	4
20) Driving a motor vehicle in a careless or imprudent manner or in a manner which results in a conviction of a similar charge.	4
21) Loaning operator's license to someone else.	4
22) Permitting an unlicensed person to drive.	4

<u>Conviction</u>	<u>DRRP Points</u>
23) Driving too fast for conditions (including "imprudent speed" and "speed excess").	2
24) Illegal or improper passing.	2
25) Failure to yield right-of-way.	2
26) Failure to yield to a pedestrian.	2
27) Violating restrictive driver's license.	3
28) Suspended license due to failure to pay fine or appear in court.	3
29) Open bottle charge.	3
30) Driving on wrong side of highway or failure to keep right, including "over centerline."	2
31) Failure to have vehicle under control.	2
32) Driving with expired license	1
33) SR-22 Filing required for state. DRRP points shall apply for one full policy term. When a SR-22 filing is made at midterm, then the DRRP points shall apply for the remainder of that policy term plus the next full policy term.	3
34) All Other moving traffic convictions including speeding: First conviction of any violation (per vehicle if more than one assigned operator to vehicle, otherwise per operator)	1
Second and each conviction of any violation thereafter (per vehicle if more than one assigned operator to vehicle, otherwise per operator)	2

ACCIDENTS

320. For each **at-fault** accident, occurring within the experience period, assign the applicable DRRP points if the accident involves any assigned driver with any insured automobile or any other motor vehicle (including any motorcycle), resulting in bodily injury or damage to any property, including his/her own, that resulted in payment of more than \$500. DRRP points should be assigned according to all assigned drivers to the vehicle when differentiating between Most Recent Accident and Each Additional Accident.

<u>Description</u>	<u>DRRP Points</u>
*Most Recent Accident:	
Within the last 12 months	3
Within the last 12 to 24 months	2
Within the last 24 to 36 months	1
*Each Additional Accident:	
Within the last 12 months	6
Within the last 12 to 24 months	5
Within the last 24 to 36 months	4

321. Exceptions to Assignment of DRRP points for Accidents. No DRRP points shall be assigned for accidents occurring under the following circumstances provided the insured demonstrates satisfactory evidence:

- * Automobile lawfully parked (an automobile rolling from a parked position shall not be considered as lawfully parked, but shall be considered as the operation of the last operator); or

- * Applicant or other operator residing in the same household, or owner reimbursed by or on behalf of, a person responsible for the accident or has judgment against such person; or
 - * Automobile of an applicant or other operator resident in the same household struck in the rear (going the same direction) by another vehicle, and the applicant or other resident operator has not been convicted of a moving traffic violation in connection with the accident; or
 - * Operator of the other automobile involved in such accident was convicted of a moving traffic violation and the applicant or other operator resident in the same household was not convicted of a moving traffic violation in connection therewith; or
 - * Automobile operated by applicant or other operator resident in the same household is damaged as a result of contact with a "hit-and-run" driver or uninsured motorist, if applicant or other operator so reports the accident to proper authority within 24 hours; or
 - * Accidents involving losses paid solely under the Comprehensive, Medical Payments, Uninsured Motorist, Underinsured Motorist, Accidental Death Benefits, or Income Disability coverages; or
 - * Accidents occurring as a result of the operation of any automobile in response to an emergency if the operator, at the time of the accident, was responding to a call to duty as a paid or volunteer member of any Police or Fire Department, First Aid Squad or any law enforcement agency. NOTE: This exception does not include an accident occurring after the emergency situation ceases or after the private passenger automobile ceases to be used in response to such emergency.
322. No DRRP points shall be assigned to the vehicle involved in an accident when the operator involved in such accident has been assessed DRRP points as a named insured or rated operator of another automobile insured with this Company.
323. If DRRP points have been assigned as the result of an accident and it is subsequently learned that the accident falls under one of the exceptions enumerated in the rules, the Company shall refund to the insured the increased portion of the premium generated by the accident.

OTHER CONDITIONS

330. DRRP points assignable for **Other Conditions**:

<u>Description</u>	<u>DRRP Points</u>
* Unverifiable Three-Year Driving Record including any inexperienced operator the Company cannot obtain a current three-year MVR. The DRRP points shall only apply for one year.	4
* Inexperienced Operator – any operator older than 21 years, who has not been licensed for the last 36 months. This includes any individual from a foreign country who has been licensed in the United States for less than three years. The DRRP points shall apply only until the operator has been licensed for three years.	4

NOTE: If more than one surcharge is applicable to a driver for any combination of the Other Conditions listed above, then only the surcharge with the highest DRRP points will be applied.

If the operator meets the criteria set forth in the above Other Conditions, then the applicable surcharge will apply to all vehicles to which the operator is assigned.

331. High Risk Vehicles

For each High Risk Vehicle listed below, assign six (6) DRRP points:

AC Cobra (2004-2006)	KTM
Allard (1985-Present)	Lamborghini (1985-Present)
Ariel Atom	Lotus (1985-Present)
Ascari	Maserati (1985-Present)
Aston Martin (1985-Present)	McLaren
Auburn (1985-1994)	Mercedes-Benz SLR, SL65
Avanti (1985-1991)	Morgan (1985-Present)
Bentley (1985-Present)	Mosler
Bertone (1985-2003)	Nobel
Bitter (1985-1989)	Pagani
Caterham (1985-Present)	Panoz
Cizeta-Moroder (1991-1995)	Pantera (including DeTomaso and Mangusta) (1985-1996)
Daimler (1985-Present)	Panther (1985-1990)
Dodge Viper	PininFarina (1985-Present)
Excalibur (1985-1989)	Porsche 959, Carrera Turbo, GT, GT2, GT3, Turbo S
Farboud/Farbio	Rolls Royce (1985-Present)
Ferrari (1985-Present)	RUF (1985-Present)
Ford GT (2003-2006)	Saleen S7
Gray Market Vehicles	Scimitar (1985-1990)
ISO (1985-1996)	Sterling (1985-1991)
Jaguar XJ220	TVR (1985-Present)
Jensen (1985-2001)	Wiesmann
Koenigsegg	Zimmer (1985-1988 / 1998-Present)

SECONDARY CLASSIFICATION RATING FACTORS

340. The rates shown in the rate manual are for one (1) DRRP point. To determine the rates for Bodily Injury, Property Damage, Medical Payments, and Collision coverages for any other amount of DRRP points, apply the secondary classification factors as shown in the premium determination section. Refer to Auto rate section R-8 or Cycle rate section R-8 for DRRP Points and corresponding rating factors.

OTHER PROVISIONS

350. The Driving Record Rating Plan points as determined in the above rules, shall apply to the operator involved in the incident and the vehicle that the operator is assigned to. If that operator uses two or more cars equally, any points developed under the Plan shall be assigned to the car with the highest base premium.

MISCELLANEOUS VEHICLES

UTILITY TRAILERS – Used with Private Passenger Automobiles (Camping/Travel Trailers not included)

400. Coverage is available to utility trailers designed to be pulled or towed behind a private passenger automobile provided it is not a camping or travel trailer, passenger trailer, a trailer used for business purposes, or a trailer used as premises for office, store or display purposes.
401. Rating for Bodily Injury Liability, Property Damage Liability, Medical Payments, Income Disability, Accidental Death Benefits, Uninsured and Underinsured Motorist Coverages:

A Family Automobile Policy affording any of the above coverages extends such coverage without premium charge and without specific description of the utility trailer, except when the utility trailer is being used for business purposes with other than a private passenger automobile or when the utility trailer is located for use as a residence or premises.

402. Rating for Comprehensive and Collision Coverages:

Under these two coverages, utility trailers shall be insured as a separate item and with separate premiums from the automobile. If a deductible form of coverage is written, the deductible shall apply separately to the trailer and automobile.

To determine a rate for these physical damage coverages, refer to Auto rate section R-14. The rate is figured on the utility trailer's actual cash value and the desired deductible. When determining the actual cash value, include the cost of all permanent fixtures and equipment of the utility trailer. Do not include miscellaneous personal property that is not a permanent part of the utility trailer. The minimum total semiannual premium is \$10.

403. Surcharges and discounts (except for Benefits Xpress Employee Services™) do not apply to utility trailers, nor do utility trailers qualify other vehicles for discounts.

CHROME® PROGRAM

410. In addition to the specific CHROME® underwriting guidelines, the same underwriting requirements which apply to the private passenger automobile section of the rating manual shall be applied in determining the eligibility of each applicant and vehicle for the CHROME® Program.
411. Vehicles in this program are insured under the Stated Value Endorsement to the Family Automobile Policy. The Stated Value Endorsement indicates the company will pay the stated value as shown on the declaration in case of a total loss. Otherwise, partial losses are settled from the lesser of the three: ACV, cost of repairs or replacement, or the amount of insurance as shown on the declaration. The Stated Value Endorsement also provides coverage to spare parts up to \$500, not to increase the limit of coverage.
412. Coverage under this program is only to be extended to 1) insureds who already have a private passenger automobile policy in force with ANPAC or ANG for themselves or members of their household, or who will be applying for such coverage within one policy term of the inception of this policy; or 2) insureds whose other private passenger automobiles are all business-owned and ineligible with our companies.
413. The following vehicles, as defined below, are eligible for coverage under the CHROME® Program. In addition to the qualifications below, a vehicle must:

- Be protected in a fully enclosed and locked garage when not in use;
- Be driven less than or equal to 10,000 miles annually;
- Not be driven on a daily basis to and from work or school;
- Carry Comprehensive Coverage at all times.

* **Classic/Antique Vehicle** – An automobile of the private passenger type, manufactured 25 or more years prior to the current year, restored to original condition, and legal for use on U.S. Highways.

* **Hot/Street Rod Vehicle** – An automobile of the private passenger type, manufactured prior to 1949, with body and engine modifications, and legal for use on U.S. Highways.

* **Replica/Kit Car Vehicle** –

Replica – A commercially assembled reproduction of a private passenger type automobile. This vehicle must be legal for use on U.S. Highways.

Kit Car – An automobile of the private passenger type, consisting of separately manufactured components and assembled by a kit car manufacturer or individual. This vehicle must be legal for use on U.S. Highways.

Dune Buggies are not included in this definition.

* **Original** – An automobile of the private passenger type, manufactured 25 or more years prior to the current year, in original condition, and legal for use on U.S. Highways.

* **Modified/Custom Vehicle** – An automobile of the private passenger type, manufactured 25 or more years prior to the current year, with modifications to the body or engine, and legal for use on U.S. Highways.

* **Exotic Vehicle** – An original automobile of the private passenger type, at least \$50,000 in value, which because of its unique or rare design, limited production, or specific make and model year of manufacture is an object of curiosity, increasing in value rather than depreciating in value. This vehicle must be legal for use on U.S. Highways. Refer to the Underwriting Guidelines and Rule 331 for information on assigning DRRP points to High Risk Vehicles.

414. The following vehicles are **ineligible** for classification and rating as a CHROME[®] vehicle:
- * Vehicles under construction;
 - * Gray Market vehicles;
 - * Farm trucks, tractors, and motorcycles;
 - * Vehicles which are not classified as private passenger autos;
 - * Vehicles used for racing or demonstration of speed or power;
 - * Vehicles used for renting and livery work or for carrying passengers or property for a consideration.
415. Vehicles under construction/restoration cannot be insured in the CHROME[®] Program until they are fully restored/completed. Otherwise, vehicles under construction must be rated as a regular use automobile with the Car Under Construction Endorsement. Refer to General Rules 745-747. These vehicles must be insured for their current value. The limit of liability for all losses on vehicles under construction shall not exceed the lesser of the three: ACV, cost of repairs or replacement, or the amount of insurance as shown on the declaration.
416. Insureds must carry the same limits of Liability Coverage as they do on their other private passenger vehicles. Once Liability Coverage is written on a CHROME[®] vehicle it cannot be taken off.
417. The minimum Comprehensive and/or Collision deductible offered in the CHROME[®] Program is \$500. For CHROME[®] vehicles only, a 5% Comprehensive and/or Collision deductible with a minimum amount of \$1,200 is available. Exotic vehicles must purchase either the \$2,000 or the 5% (minimum \$1,200) deductible.
418. Utility trailers used to haul CHROME[®] vehicles should be afforded coverage under the private passenger auto policy in our current Utility Trailer Program. (See Section 400.) Custom trailers pulled by a CHROME[®] vehicle carrying personal belongings should also be insured under the Utility Trailer Program.
419. Rating for all coverages:
- CHROME[®] vehicles are rated according to the private passenger automobile rules and rates except:
- a. To calculate the Comprehensive and Collision premiums, the physical damage symbol will be determined from the stated value amount. See the chart in Rule 259;
 - b. An additional factor for each coverage will be applied as shown in the premium determination section. This factor will be based on type of CHROME[®] vehicle, mileage and coverage. Refer to Auto rate section R-15 for the applicable rating factors specifically for CHROME[®] vehicles.
 - c. Multi-Car Classification is not applicable for the Primary Classification of CHROME[®] vehicles – refer to Rule 222. For accounts with more than one CHROME[®] vehicle that carry Bodily Injury Coverage, the applicable Multi-CHROME[®] Discount factor will be applied to each CHROME[®] vehicle on the account to the coverages shown in the premium determination. The discount factor is based on the number of CHROME[®] vehicles on the account that carry Bodily Injury Coverage. Refer to Auto rate section R-15 for the applicable factor.
- All other applicable private passenger automobile discounts and surcharges apply to CHROME[®] vehicles.

UTILITY VEHICLES

420. A utility vehicle is a pickup, panel or van bodied automobile that is essential to the insured's employment as an artisan or craftsman, or used in the installation, maintenance or repair of furnishings or equipment, excluding wholesale or retail delivery.
421. The same underwriting rules and requirements that apply to the other private passenger type automobiles apply in determining the eligibility of each applicant for utility vehicle coverage.
422. Coverage under this program is only to be extended to applicants who already have another policy in force with this company for themselves or members of their households, or who will be applying for such coverage in connection with this application.

423. The following vehicles are **ineligible** for classification and rating as a utility vehicle:

- * An automobile used for renting and livery work or for carrying passengers or property for a consideration.
- * Vehicles that are operated by employees of the insured.
- * A vehicle with a load capacity of over one ton.

424. Rating for All Coverages:

Utility Vehicles are rated according to the Private Passenger Automobile rules and rates. Refer to Auto rate section R-6 for applicable Primary Classification rating factors specifically for utility vehicles using the following Primary Classification codes:

	<u>Class Code</u>
Any operator under Age 25	03
All Others	04

425. All private passenger automobile discounts and surcharges apply to all utility vehicles.

FARM TRUCKS

430. A farm truck is a vehicle with four or more wheels principally garaged on a farm or ranch.

431. To be eligible for coverage, the vehicle cannot be used in going to or from work, other than farming or ranching. There is no hauling for others more than 10% of the vehicle use. It is not used to make more than one trip a month into or through a metropolitan area nor is it operated beyond a 150-mile radius of its garaging location. Vehicles used for hire or custom farming are not eligible.

432. The same underwriting rules and requirements that apply to private passenger automobiles apply in determining the eligibility of each applicant for farm truck coverage.

433. Coverage under this program is only to be extended to applicants who already have an automobile policy in force with this Company for themselves or members of their households, or who will be applying for such policy in connection with this application.

434. Rating for All Coverages:

Farm Trucks are rated according to the Private Passenger Automobile rules and rates. Refer to Auto rate section R-6 for the applicable Primary Classification codes and rating factors specifically for Farm Trucks using the following Primary Classification codes:

	<u>Class Code</u>
Any operator under Age 25	ON
All Others	OP

435. All private passenger automobile discounts and surcharges apply to farm trucks.

MOUNTED CAMPER UNITS/SHELLS

450. Coverage is available for a mounted camper unit/shell designed to be mounted or installed on a pickup truck or other private passenger automobile.

451. Rating for Bodily Injury Liability, Property Damage Liability, Medical Payments, Uninsured Motorist and Underinsured Motorist coverages:

A Family Automobile Policy affording any of the above coverages extends such coverage without premium charge and without specific description of the camper unit/shell, except when the camper unit/shell is being used for business purposes with other than a private passenger automobile or when the camper unit/shell is located for use as a residence or premises.

452. Rating for Comprehensive and Collision Coverages:

All camper unit/shells must be shown on the application/change form with the corresponding "actual cash value." The Comprehensive and Collision Coverage rates for mounted camper units/shells are based upon the "unit's actual cash value" and are shown in Auto rate section R-12. The premium for a mounted camper unit/shell must be added to the respective vehicle's comprehensive and/or collision premium after the class factor has been applied. The Comprehensive and Collision deductibles chosen for the mounted camper unit/shell must be the same as those carried on the insured vehicle.

RECREATIONAL VEHICLES

460. The following vehicles are eligible for coverage under the Recreational Vehicle Program:

- * All-Terrain Vehicle (ATV) (Statistical Code OD) – A three (3) or more wheeled, self-propelled vehicle equipped with balloon tires or crawler-treads, capable of traveling over rugged terrain or moving through water and used principally off public roads.
- * Dune Buggy (Statistical Code OE) – A four-wheeled, self-propelled vehicle used principally off public roads. Additionally, a dune buggy must be equipped with a roll bar, safety belts or harnesses. Dune buggies used for competition are ineligible.
- * Golfmobile (Statistical Code OF) – A three (3) or four (4) wheeled, self-propelled vehicle with limited speed capabilities, used principally to transport players around the golf course, on private premises, or in retirement communities where it is used as a form of transportation within the community only.
- * Snowmobile (Statistical Code OG) – A self-propelled vehicle of the crawler-tread and ski type, capable of traveling over ice and snow and used principally off public roads.
- * Trail Bike (Statistical Code OH) – A motorcycle, limited to 250 cc's, used principally off public roads, on trails or rugged terrain and not licensed for use on public roads.
- * Minibike (Statistical Code OI) – A small motorcycle or scooter intended for use off public roads and is not registered or licensed for such use.

461. A recreational vehicle policy shall be written for a **twelve-month term**.

462. Coverage under this program is only to be extended to applicants who already have an automobile policy in force with this Company for themselves or members of their households or who will be applying for such policy in connection with this application.

463. Recreational vehicles as defined in these rules, which are owned by individuals, may be insured under the Recreational Vehicle Policy for Bodily Injury and Property Damage Liability, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, and Underinsured Motorist Bodily Injury Coverages.

464. The Physical Damage Coverages afforded on the insured recreational vehicle may be extended to an owned trailer, cutter, or sled designed for towing behind the recreational vehicle. The actual cash value will be included with that of the recreational vehicle for the purpose of determining the premium for the Physical Damage Coverages on the entire unit.

Bodily Injury and Property Damage Liability, Medical Payments, Uninsured Motorist Bodily Injury, and Underinsured Motorist Bodily Injury Coverages afforded on the insured recreational vehicle are extended to the towed vehicle without additional charge.

465. The Physical Damage Coverage for a utility trailer used for transporting recreational vehicles should be afforded under the private passenger automobile policy program. (See Section 400)

466. Refer to the Recreational Vehicle rate pages to determine the rate for the valid coverages offered for each type of recreational vehicle and engine displacement grouping. If the engine displacement is unavailable, use the Equivalent Chart below. Electric powered golf mobiles shall be rated in the 0 to 300 engine displacement category.

<u>Engine Displacement (cc's)</u>	<u>Horsepower (hp)</u>
0 to 300	0 to 25
300 to 600	26 to 50
Over 600	Over 50

467. No discounts or surcharges apply to vehicles insured under the Recreational Vehicle Policy, nor do recreational vehicles qualify other vehicles for discounts.
468. If the recreational vehicle policy is cancelled, the premium will be computed pro rata. A premium credit may be transferred on a pro rata basis to a replacement recreational vehicle of the same type or, provided the policy is written for a new twelve-month term, to a replacement recreational vehicle of another type.

MOTOR HOME, CAMPING TRAILER, AND TRAVEL TRAILER GENERAL RULES
TravelStar From ANPAC®

MOTOR HOMES and CAMPING/TRAVEL TRAILERS

500. In addition to the specific Motor Home and Camping/Travel Trailer underwriting guidelines, the same underwriting requirements which apply to the private passenger automobile section of the rating manual shall be applied in determining the eligibility of each applicant and vehicle for the Motor Home and Camping Travel Trailer Program.
501. Motor Homes and Camping/Travel Trailers in this program are insured under the Leisure Vehicle Amendatory Endorsement to the Family Automobile Policy. Included in this endorsement is coverage for rental reimbursement and travel expenses. Limits included are \$100 per day for rental and a maximum of \$1,500 for combined rental and travel expenses when a covered physical damage loss has occurred.
502. The following motor homes and camping/travel trailers are ineligible for classification and rating under this program:
- Motor Homes or Camping/Travel Trailers used for any commercial purposes;
 - Motor Homes used for travel in the course of business;
 - Homemade Motor Homes or Camping/Travel Trailers;
 - Motor Homes or Camping/Travel Trailers used as a permanent residence unless qualifying under the Full Timer Coverage Endorsement.
 - Motor Homes or Camping/Travel Trailers that have had the wheels and/or axles removed.
 - Conversion vans.

MOTOR HOMES

510. A motor home is a vehicle owned by the insured which is self-propelled truck or van-type motor vehicle, permanently equipped with a self-contained living compartment with permanently installed facilities for cooking an/or eating that is part of the vehicle chassis.
511. The usage for motor homes is principally the same as a private passenger vehicle, i.e., it is used for pleasure (occasional recreational and camping purposes), work or business (driving to and from work or school). A motor home can also be used as a full time residence on the road (insured has no other permanent residence)*.

*See FULL TIMER COVERAGE ENDORSEMENT for complete coverage requirements and details.

512. Insureds must carry the same limits of Liability Coverage as on their other private passenger vehicles. Once Liability Coverage is written on a motor home, it cannot be taken off.

RATING OF MOTOR HOMES

520. Classify and rate the same as a regular private passenger vehicle subject to all rules applicable to such vehicles.
521. Motor homes will have no assigned operator unless the motor home is the only vehicle insured by American National Property And Casualty Company or an affiliated company.
522. The cost new factor applicable to motor homes shall be determined using the table located in Auto rate section R-13.
523. All applicable private passenger automobile discounts and surcharges apply to motor homes.

524. Example:

Motor Home Cost New = 35,000

Comprehensive factor calculation

Step 1)	35,000 - 25,000 = 10,000	10 x 0.041 =	0.410
Step 2)	25,000 - 5,000 = 20,000	20 x 0.094 =	1.880 +
Step 3)	5,000 base	=	0.482 +
		Total Factor	2.772

CAMPING/TRAVEL TRAILERS

CAMPING TRAILERS

530. Coverage is available to camping trailers designed to be pulled or towed behind a private passenger automobile. Camping trailers are permanently equipped as living quarters with a self-contained living compartment with permanently installed facilities for cooking and/or eating that is part of the chassis. Camping trailers used as a passenger trailer, for business purposes, or as premises for office, store or display purposes are not considered a camping trailer under this program. Camping trailers consist of a permanent composite structure comprising no more than 75% of the exterior of the vehicle with canvas or other soft-sided material comprising the remainder of the exterior walls of the trailer.

531. Camping Trailer Coverage under this program is only to be extended to applicants who already have an automobile policy in force with this Company for themselves or members of their households, or who will be applying for such policy in connection with this application.

TRAVEL TRAILERS

540. Coverage is available to travel trailers designed to be pulled or towed behind a private passenger automobile which is permanently equipped as living quarters with a self-contained living compartment with permanently installed facilities for cooking and/or eating that is part of the chassis. Travel trailers used as a passenger trailer, for business purposes, or as premises for office, store or display purposes are not considered a travel trailer under this program. Travel trailers consist of a permanent composite structure with no canvas or other soft-sided material comprising the outer walls of the trailer.

541. A Travel Trailer can be used as a full time residence on the road (insured has no other permanent residence)*.

*See FULL TIMER COVERAGE ENDORSEMENT for complete coverage requirements and details.

542. Travel Trailer Coverage under this program is only to be extended to applicants who already have an automobile policy in force with this Company for themselves or members of their households, or who will be applying for such policy in connection with this application.

RATING OF CAMPING/TRAVEL TRAILERS

550. Classify and rate the same as a regular private passenger excess vehicle subject to all rules applicable to such vehicles. NOTE: Liability symbol factors are not applicable to camping/travel trailers.

551. Camping/Travel Trailers are rated as excess vehicles with no operator assigned.

552. Rating for Bodily Injury Liability, Property Damage Liability, Medical Payments, Uninsured Motorist, Underinsured Motorist, and Towing and Labor Coverages:

A Family Automobile Policy affording any of the above coverages extends such coverage without premium charge and without specific description of the camping/travel trailer, except when the camping/travel trailer is being used for business purposes with other than a private passenger automobile or when the camping/travel trailer is located for use as a residence or premises (See Full Timer Endorsement).

553. Rating for Comprehensive and Collision Coverages:

Under these two coverages, camping/travel trailers shall be insured as a separate item and with separate premiums from the automobile. If a deductible form of coverage is written, the deductible shall apply separately to the camping/travel trailer and automobile.

To determine a rate for these physical damage coverages, refer to Auto rate section R-13. The rate is figured using the camping/travel trailer's cost new and determining the appropriate cost new factor. When determining the cost price new, include the cost of all permanent fixtures and equipment of the camping/travel trailer. Do not include miscellaneous personal property that is not a permanent part of the camping/travel trailer.

554. **Aluminum Shell Surcharge**

For Travel Trailers, a factor shall be applied when the insured travel trailer is made of lightweight aluminum construction, i.e. Airstream Trailers. This surcharge will be applied to Comprehensive and Collision coverage premiums. Refer to Auto rate section R-13 for the Aluminum Shell surcharge factors.

555. All applicable private passenger automobile discounts apply to camping/travel trailers except Passive Restraint Discount.

MOTOR HOMES and CAMPING/TRAVEL TRAILERS SURCHARGES

560. **Secondary Classification Factor**

Refer to Section 300. If the motor home operator is the rated operator on an automobile insured with American National Property And Casualty Company or American National General Insurance Company then the accident and conviction record will not be used in determining motor home surcharges. They will be considered when determining eligibility for discounts.

PREMIUM DETERMINATION

570. The premium for Bodily Injury Liability, Property Damage Liability, Medical Payments, Comprehensive, Collision, Uninsured and Underinsured Motorist coverages shall be determined as follows in Rules 571 through 575.

571. Refer to Sections 220 through 241 to determine the applicable Statistical Code and Classifications. If the risk falls within two or more classifications, the highest rated classification shall apply.

572. Refer to Auto rate sections R-13 and R-3, for the appropriate cost new and model year.

573. Refer to Territory Definitions to determine the territory number in which the motor home and/or camping/travel trailer will be principally garaged. The U.S. Postal zip code and/or the county name define each territory. Note, only for policies endorsed with Full Timer Coverage: Select Territory 99.

574. Refer to Auto rate section R-1 to locate the base rate for the applicable territory and the desired coverage.

575. In this order, adjust the base rate for the following if the adjustment is applicable and it is not already reflected in the base rate. Round each individual adjustment to the nearest dollar.

Step 1. Limit(s) factor. Refer to Auto rate section R-2.

Step 2. Motor Home, Camping Trailer, Travel Trailer Factor (Applies to Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Coverage, Underinsured Motorist Coverage, Comprehensive and Collision Coverage) Refer to Auto rate section R-13.

Step 3. Passive Restraint Discount (Applies to Medical Payments coverage) Refer to Rule 275 and Auto rate section R-9.

Step 4. Model Year factor (Applies to Comprehensive and Collision coverages). Refer to Rules 265-267 and Auto rate section R-3.

Step 5. Motor Home or Camping/Travel Trailer Cost New factor (Applies to Comprehensive and Collision coverages) Refer to Auto rate section R-13.

- Step 6. Deductible factor (Applies to Comprehensive and Collision coverages) Refer to Auto rate section R-5.
 - Step 7. Comp Claim Free Discount (Applies to Comprehensive coverage) Refer to Rule 277 and Auto rate section R-9.
 - Step 8. PAC+ Discount (Part A and Part B apply to Bodily Injury, Property Damage, Medical Payments, and Collision coverages. Only Part B applies to Comprehensive, Uninsured Motorist, and Underinsured Motorist coverages.) Refer to Rule 276 and Auto rate section R-9.
 - Step 9. Defensive Driver Discount (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverages) Refer to Rule 278 and Auto rate section R-9.
 - Step 10. Student Away at School Discount (Applies to Bodily Injury, Property Damage, Medical Payments, Personal Injury Protection, and Collision coverages). Refer to Rule 279 and Auto rate section R-9.
 - Step 11. TLC Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages) Refer to Rule 280 and Auto rate section R-9.
 - Step 12. Auto-Home Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages) Refer to Rule 282 and Auto rate section R-9.
 - Step 13. Benefits Xpress Employee Services™ Discount (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily coverages). Refer to Rule 281 and Auto rate section R-9.
 - Step 14. Aluminum Shell Surcharge factor (Applies to Comprehensive and Collision coverages) Refer to Rule 553 and Auto rate section R-13.
 - Step 15. Primary Classification factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverages.) Refer to Rules 220-228 and Auto rate section R-6.
 - Step 16. Secondary Classification factor (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages.) Refer to Rules 240-241 and Auto rate section R-8.
 - Step 17. Replacement Cost Coverage factor (Applies to Comprehensive and Collision coverages) Refer to Rule 580 and Auto rate section R-10.
576. To determine the premiums for motor home and/or camping/travel trailers miscellaneous coverages follow the instructions listed in 580 through 598.
577. Refer to Auto rate section R-1 to locate the base rate for the desired coverage.
578. Refer to Auto rate section R-2 to adjust the base rate for the limit if the adjustment is applicable and not already reflected in the base rate. Round each individual adjustment to the nearest dollar.

MOTOR HOME AND/OR CAMPING/TRAVEL TRAILERS MISCELLANEOUS COVERAGES

REPLACEMENT COST ENDORSEMENT – SA-1620

580. This endorsement provides replacement coverage for each motor home and/or travel trailer for which this endorsement is purchased if the insured vehicle is destroyed within the first 5 years and the insured is the original owner. Where the covered vehicle is destroyed from a covered loss within sixty months of the manufacturer's title transfer we will pay the lesser of the original purchase price or the cost to replace with a previously untitled vehicle of the same year, make, model and equipment.

This endorsement is available for owned motor homes and/or travel trailers with Comprehensive or Comprehensive and Collision coverage when the manufacturer title transferred directly to the insured and the insured is the original owner. The motor home and/or travel trailer must be a model year that is less than three years old (no more than two years older than the current calendar year).

Coverage cannot be added after New Business policy term has expired unless the motor home and/or travel trailer is a newly purchased vehicle and the manufacturer title transferred directly to the insured and the insured is the original owner. The motor home and/or travel trailer must be a model year that is less than three years old (no more than two years older than the current calendar year).

NOTE: For newly added motor homes or travel trailers previously insured for replacement cost coverage with another carrier, we will allow replacement cost coverage to be added to the motor home and/or travel trailer at the time the motor home and/or travel trailer becomes insured with ANPAC or an affiliated company when the manufacturer title transferred directly to the insured and the insured is the original owner. All other rules regarding replacement cost coverage apply.

581. Replacement Cost Endorsement premium:

Motor homes – apply the factor in Auto rate section R-10 to the vehicle's Comprehensive and Collision coverage premiums separately.

Travel Trailers – apply the factor in Auto rate section R-10 to the vehicle's Comprehensive and Collision coverage premiums separately.

REPLACEMENT COST COVERAGE FOR PERSONAL EFFECTS

585. Replacement cost coverage with no deduction for depreciation is provided on a motor home and/or camping/travel trailer for clothing, watches, jewelry, cameras, radios, televisions, personal computers, stereos, guns, fishing equipment, sporting and vacation equipment, linens, dishes, glassware, cooking utensils, foodstuffs, tools, etc., when Comprehensive and Collision coverage is carried.

586. The following tables are used to determine the Replacement Cost Coverage For Personal Effects endorsement number. Refer to Auto rate section R-10 for the premium for each endorsement.

<u>Endorsement</u>	<u>Limit</u>
SA-1640	\$5,000
SA-1641	\$10,000
SA-1642	\$15,000
SA-1643	\$20,000
SA-1644	\$25,000

Additional Limits are available when the Full Timer Endorsement is carried:

<u>Endorsement</u>	<u>Limit</u>
SA-1645	\$35,000
SA-1646	\$50,000

The Following Limits are available when the Full Timer Endorsement is carried with Underwriter Approval. Contact your Underwriter prior to binding these limits:

<u>Endorsement</u>	<u>Limit</u>
SA-1647	\$75,000
SA-1648	\$100,000

GAP COVERAGE – AUTOMOBILES – SA-1222

590. This endorsement is available to motor homes, camping trailers, and travel trailers. Refer to section 740 for a description of GAP coverage.

591. Refer to Auto rate section R-10 for the applicable premium.

FULL TIMER COVERAGE

595. Full Timer Coverage provides personal liability and medical payments to others coverages similar to those in a homeowner policy. Full Timer Coverage is available for an insured motor home or travel trailer for which the insured uses this motor home or travel trailer as their sole residence. The insured cannot own a home or condominium or rent an apartment to be eligible for this coverage.

596. For the Limit of Liability shown below, personal liability coverage is provided for bodily injury or property damage caused by a covered occurrence. This endorsement will also pay medical expenses to others incurred within 3 years from the date of a covered bodily injury occurrence up to \$2,000 per eligible person. Additionally, this endorsement provides coverage for claim legal expenses.

597. Motor homes and/or Travel Trailers must be registered in the state in which coverage is bound to be eligible for the Full Timer Coverage Endorsement. Motor homes and/or Travel Trailers purchasing the Full Timer Coverage Endorsement are not eligible for TLC or CASHBACK.
598. Select the endorsement number and liability limit from the chart below. Refer to Auto rate section R-10 for the premium for each endorsement.

<u>Endorsement</u>	<u>Liability Limit (Shown in Thousands)</u>
SA-1652	\$25/\$50
SA-1654	\$50/\$100
SA-1655	\$100/\$300
SA-1656	\$250/\$500
SA-1657	\$300/\$500
SA-1658	\$500/\$500

MOTORCYCLE GENERAL RULES AmeriCycle®

DEFINITIONS

600. A motorcycle is a two- or three-wheel motor vehicle, required to be licensed and designed for use principally on public roads, including motor scooters, motor bikes, and mopeds. Only factory-built motorcycles are acceptable. Refer to the Underwriting Guidelines and Rules 601 through 604 for restrictions. Motorcycles will be classified under one of the following groups:

- **Harley-Davidson Sportster XL**
- **Harley-Davidson Cruiser FX, VR**
- **Harley-Davidson Tour FL**
- **Cruiser** – A two-wheeled motorcycle, which consists of a full-view engine, upright operator seating position with extended or pull-back handlebars, and forward-mounted foot controls. An example of this type of motorcycle is the Kawasaki Vulcan.
- **Tour** – A two-wheeled motorcycle comprised of large fairings, luggage compartments, audio systems, etc. to increase rider comfort over long distance travel. An example of this type of motorcycle is the Honda Goldwing.
- **Sport Tour** – Combines sport aerodynamic styling with long distance touring features. An example of this type of motorcycle is the Honda ST1100.
- **Standard** – A basic motorcycle, which usually features upright seating for one or two passengers. This is a category for all street legal motorcycles that do not fall into other classes. An example of this type of motorcycle is the Honda Nighthawk
- **Sport** – Less aerodynamic than the Super Sport group. This type of motorcycle is often referred to as "naked" or as a bike with a half-fairing. An example of this type of motorcycle is the Yamaha Seca.
- **Super Sport** – Incorporates racing-developed technology along with full fairings and aerodynamic styling. An example of this type of motorcycle is the Honda CBR – all models.
- **High Performance** – Motorcycles with design characteristics different from Sport or Super Sport but with high performance capability. Similar to the style of a cruiser, these bikes are designed to go very fast in a straight line. They could be described as a street-legal drag bike. Examples are Kawasaki ZRX1200R or Yamaha V-Max.
- **Dual** – A two-wheeled motorcycle designed for off-road use and equipped as street legal.
- **Trikes** – Must be a motorcycle converted to a three-wheeled vehicle with a trike conversion kit. The Kit must be produced by Lehman Trikes, Motor Trike, The Trike Shop, California Sidecar, D.F.T., or TR-Wing Industries.

- **Limited Production** – Any non Harley-Davidson limited production cruiser.
- **Scooter/Moped** – A two-wheeled vehicle with small wheels and a low-powered gasoline engine geared to the rear wheel, or a lightweight motorized bicycle that can be pedaled as well as driven by a low-powered gasoline engine.
- **Homemade/Kit/Custom** – Any motorcycle constructed or assembled including, but not limited to a motorcycle that:

*is not factory built

*has an after-market frame

*has a salvage title

*has a non-factory engine case

*was built from a kit

*has been rebuilt

*has a state-assigned Vehicle Identification Number

Homemade/Kit/Custom motorcycles are not eligible in most cases or may be eligible for liability coverage only. If physical damage coverage is allowed, it will be written on the Motorcycle Limits of Liability Endorsement. **These motorcycles may be submitted on a non-bound basis only.**

601. **Trikes**

To qualify, a trike must meet the following requirements:

- * Must be a motorcycle converted to a three-wheeled vehicle with a trike or tri-car conversion unit or kit. The unit or kit must be made by an established trike or tri-car conversion manufacturer.
- * Must have the original motorcycle manufacturer's engine.

To determine the premium, rate the motorcycle based on original make and cost new, plus the cost of the conversion package.

602. **Vintage Motorcycles**

To qualify as Vintage, the following requirements must be met:

- * The motorcycle is at least 25 years old.
- * The motorcycle must be kept in a garage or locked storage area.
- * The motorcycle is not driven on a daily basis to and from work.
- * The annual mileage is less than 2,000 miles. Usage is primarily restricted to exhibitions, parades, and club activities.
- * Motorcycles in this program are insured under the Stated Value Endorsement to the Motorcycle Policy. The Stated Value Endorsement indicates the company will pay the stated value as shown on the declaration in case of a total loss. Otherwise, partial losses are settled from the lesser of the three: ACV, cost of repairs or replacement, or the amount of insurance as shown on the declaration. The Stated Value Endorsement also provides coverage to spare parts up to \$500, not to increase the limit of coverage.

603. **Mopeds**

The applicant must have a valid auto or motorcycle license, or a motorized bicycle operator's permit.

604. The following motorcycles are **ineligible** for coverage:

- * Motorcycles or motor scooters used in business.
- * Motorcycles or motor scooters leased or rented.
- * Motorcycles or motor scooters not licensed for road use (these may be eligible in the Recreational Vehicle Program).
- * Motorcycles used in or designed for any race, speed, or driving contest whether or not prearranged.

605. The same underwriting rules and requirements that apply to the private passenger section of this manual shall be applied in determining the eligibility of each applicant for motorcycle coverage. Complete driving record information must be given for each operator of the insured motorcycle.

606. Motorcycles are insured on an **annual policy**. Due to the seasonal exposure of the motorcycle risk, the Seasonal Pro Rata table is used to earn the premium. This table is designed to earn the majority of the premium during the time when the exposure is greatest and to discourage off-season cancellation of the policy.
607. Once Liability Coverage is written on a motorcycle it cannot be taken off.

MOTORCYCLE DISCOUNTS AND SURCHARGES

610. **Safe Cycle Discount**

All operators who complete an approved motorcycle safety course are eligible for a discount on Bodily Injury Liability, Property Damage Liability, Medical Payments, and Collision coverage premiums. The courses eligible for this discount must have been approved by the Motorcycle Safety Foundation. A copy of the course completion certificate must be submitted to the company when making initial or renewal applications for the discount. If the insured was required by a court or sentence to take the course, then that insured is not eligible for the discount. The discount must be re-certified every five years. Refer to Cycle rate section R-9 for the Safe Cycle Discount factor.

For new and renewal business, in the situation where there are more motorcycles than drivers on the policy, the extra motorcycle(s) will receive the Safe Cycle Discount as long as one of the assigned drivers on the policy qualifies.

611. **Motorcycle Rider Group Discount**

Insureds who are a member of one of the following organizations will receive a discount on Bodily Injury Liability, Property Damage Liability, Medical Payments, and Collision coverage premiums:

- * **AMA** (American Motorcycle Association)
- * **AVA** (American Voyager Association)
- * **BLUE KNIGHTS** (Blue Knights International Law Enforcement Motorcycle Club)
- * **BMWMOA** (BMW Motorcycle Owners of America)
- * **GWRRA** (Gold Wing Road Rider Association)
- * **GWTA** (Gold Wing Touring Association)
- * **HOG** (Harley Owners Group)
- * **HRCA** (Honda Rider's Club of America)
- * **IBMC** (International Brotherhood of Motorcycle Campers)
- * **MSF** (Motorcycle Safety Foundation) Instructor
- * **MTA** (Motorcycle Touring Association)
- * **STAR** (STAR Touring & Riding Association)
- * **TRI** (Trike Riders International)
- * **VDOG** (Vulcan Drifter Owners Group)
- * **VROC** (Vulcan Riders and Owners Club)
- * **WOW** (Women on Wheels)

Insureds will receive only one discount regardless of the number of clubs to which the insured has membership. Refer to Cycle rate section R-9 for the Motorcycle Rider Group Discount factor.

For new and renewal business, in the situation where there are more motorcycles than drivers on the policy, the extra motorcycle(s) will receive the Motorcycle Rider Group Discount as long as one of the assigned drivers on the policy qualifies.

612. Multi-Cycle Discount

A discount shall apply to the premiums for Bodily Injury, Property Damage, Medical Payments, and Collision coverages if more than one motorcycle is owned by relatives residing in the same household and two or more such motorcycles are insured with ANPAC®. The Multi-Cycle discount shall also apply if one motorcycle is insured with ANPAC® and at least one other motorcycle will become insured with ANPAC® within 90 days after the effective date of the first policy. Refer to Cycle rate section R-9 for the Multi-Cycle Discount factor.

613. Multi-Line Discount

A Multi-Line Discount will be applied to the premiums for Bodily Injury, Property Damage, Medical Payments, and Collision coverages for each motorcycle when the appropriate conditions as outlined below have been met by the account. The amount of the discount, varies with the type of multi-line business associated with the motorcycle owner's household and policies written by American National Property And Casualty Company, American National General Insurance Company, American National Lloyds Insurance Company, American National County Mutual Insurance Company, American National Insurance Company, or American National Life Insurance Company of Texas. Refer to Cycle rate section R-9 to determine the applicable Multi-Line Discount factor.

- * The named insured or a member of the named insured's immediate family who resides in the same household, must have an active homeowner/Special Farm Package® policy and/or automobile policy with one of the companies listed above.
- * The associated policies must be in force anytime during the 15 days prior to the effective date of the motorcycle policy; or have a new business policy effective date 90 days or less after the motorcycle policy's effective date.
- * To receive a discount for one of the multi-line combinations with "Life," there must be an active permanent life insurance policy on the account owner and/or spouse with one of the companies listed above. Whole Life, Universal Life, and Variable Universal Life policies are eligible life policies.

The Multi-Line Discount may be applied to or deleted from a motorcycle policy at the evaluation date. Policies will be evaluated when a new business, corrected new business, renewal, corrected renewal, or reinstatement with a lapse transaction is processed. All new business policies will be reviewed 90 days after issued to see if all discount requirements have been met. The level of discount for which the requirements are met will be applied retroactively. All renewal business policies will be reviewed during the 90 days following the renewal effective date to see if all discount requirements have been met. The level of discount for which the requirements are met will be applied retroactively to the renewal effective date.

614. Preferred Motorcycle Customer Plus (PMC+) Discount

The PMC+ Discount amount is the sum of the discount percentages applicable from Part A and Part B, as described below. The PMC+ Discount will be applied to the Bodily Injury Liability, Property Damage Liability, Medical Payments, and Collision coverage premiums for each applicable motorcycle on the policy. Only Part B will be applied to Comprehensive, Uninsured Motorist, and Underinsured Motorist coverage premiums.

PART A:

New Business

If the principal operator has been continuously insured with his/her prior motorcycle carrier for 3 or more years, all operators in the household have been claim free for the prior 36 months*, and the principal operator has three or more years' on-road motorcycle driving experience, a discount will be applied to that motorcycle. Otherwise, as long as the principal operator has been insured for liability coverage continuously for at least 1 year**, a discount will be applied. For operators under 21 years of age, the number of years the account owner has been continuously insured with his/her prior motorcycle carrier will be used if it results in a more favorable discount level than would have been applied otherwise. Towing and Labor claims, Comprehensive claims less than \$100***, and claims that are closed without payment will be disregarded. For accounts with only one motorcycle, one Comprehensive claim*** per household will be allowed provided the claim is not a fire or theft loss. For accounts with two or more motorcycles, two Comprehensive claims*** per household will be allowed, provided the claims are not fire or theft losses. Multiple Comprehensive claims*** incurred on the same date will be considered one claim. In the situation where there are more motorcycles than drivers on the policy, the extra motorcycle(s) will receive the PMC+ Part A discount applicable for the principal operators age "25 AND OVER and all married females" group. Refer to Cycle rate section R-9 to determine the applicable PMC+ Part A Discount factor.

The PMC+ Part A Discount will be evaluated on a policy when a new business (including added-driver), corrected new business, renewal, corrected renewal, or reinstatement with a lapse transaction is processed.

- * Applicants who (1) were previously insured with ANPAC or an affiliated company within the last twelve months, and (2) have been continuously insured and claim free during that time, will receive the same level of PMC+ Part A Discount as they received when they were previously insured with ANPAC.
- ** Those principal operators not qualifying for the PMC+ Discount as new business will receive a discount after being insured with our Company for 6 months. Refer to Cycle rate section R-9 to determine the applicable PAC+ Part A Discount factor.
- *** Comprehensive claims less than \$100, where such claims did not occur with ANPAC or an affiliated company, will be disregarded.

This discount continues as long as the principal operator remains continuously insured as a principal operator with our Company or until the principal operator qualifies under the renewal business section of this rule.

Renewal Business

If the principal operator has been insured with American National General Insurance Company or an affiliated company for at least six months, a discount will be applied to that motorcycle. For operators under 21 years of age, the number of years the account owner has been continuously insured with American National General Insurance Company or an affiliated company will be used if it is greater than the number of years the operator has been continuously insured.

The amount of the discount is based on the number of years that the principal operator has been insured with the Company. Provided the PMC+ Part A discount New Business requirements in effect at the inception of the policy were met, the total time the principal operator has been insured with his/her prior motorcycle carrier and our Company will determine the discount level. For operators under 21 years of age, the number of years the account owner has been continuously insured with his/her prior motorcycle carrier and our Company will be used if it results in a more favorable discount level than would have been applied otherwise.

If the PMC+ Part A level for an operator was established based on the account owner's years insured, the PMC+ Part A level for the operator will not decrease as long as the operator remains continuously insured. In the situation where there are more motorcycles than drivers on the policy, the extra motorcycle(s) will receive the PMC+ Part A discount applicable for the principal operators age "25 AND OVER and all married females" group. Refer to Cycle rate section R-9 to determine the applicable PMC+ Part A Discount factor.

The PMC+ Part A Discount will be evaluated on a policy when a new business (including added-driver), corrected new business, renewal, corrected renewal, or reinstatement with a lapse transaction is processed.

Part B:

The principal operator of a motorcycle will receive a discount on the premium for the motorcycle based on the account owner's risk score. In the situation where there are more motorcycles than drivers on the policy, the extra motorcycle(s) will receive the highest PMC+ Part B Discount level that corresponds to the account owner's Risk Score. Refer to Cycle rate section R-9 to determine the applicable PMC+ Part B Discount factor.

At renewal, the discount continues at the principal operator's same discount level. Periodically, account Risk Scores will be updated. If such update results in a more favorable discount level to the insured, then the more favorable discount level will be applied. If such update results in a less favorable discount level, the current (more favorable) discount level will continue to apply. However, under certain circumstances when necessary, such as changing the Risk Score model or receiving a calculated Risk Score for a prior No Match or No Score, a less favorable discount level can result and will be applied. The PMC+ Part B Discount will be evaluated on a policy when a new business (including added-driver), renewal, or reinstatement with a lapse transaction is processed.

615. Motorcycle Defensive Driver Discount

Any insured age 55 or over who is the principal operator of the motorcycle insured shall be entitled to a discount on Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision premiums if they have successfully completed an approved motor vehicle accident prevention course. This course must be approved by the Arkansas Department of Motor Vehicles (Office of Driver Services). A copy of the completion certificate must be submitted to the company when making initial or renewal applications for the discount. This discount applies for a period of three years, at which time the course must be recompleted to retain the discount. Refer to Cycle rate section R-9 for the Motorcycle Defensive Driver Discount factor.

616. Secondary Classification Factor

Refer to Section 300. If the motorcycle operator is the rated operator on an automobile insured with American National Property And Casualty Company or American National General Insurance Company then the accident and conviction record will not be used in determining motorcycle surcharges. They will be considered when determining eligibility for discounts.

MOTORCYCLE PREMIUM DETERMINATION

620. The premium for Bodily Injury Liability, Property Damage Liability, Medical Payments, Comprehensive, Collision, Uninsured and Underinsured Motorist coverages shall be determined as follows in Rules 621 through 626.

621. Determine the Motorcycle Class factor according to the age and marital status of the principal operator, and the use and annual mileage of the motorcycle. Determine the Motorcycle Engine factor according to the engine size measured in cubic centimeters of the motorcycle. Determine the Motorcycle Model Group Factor according to the model group description of the motorcycle.

622. Rating for Bodily Injury Liability, Property Damage Liability, Medical Payments, Uninsured Motorist, and Underinsured Motorist Coverages:

The motorcycle rating factors for the indicated motorcycle classifications, as found in Cycle rate section R-6, are applied to the base rates for the appropriate limits and territory. Apply all applicable Motorcycle Discounts or Surcharges. Determine the Secondary Classification in the same way as private passenger automobiles.

For Vintage Motorcycles:

An additional factor, as found in Cycle rate section R-11, is applied as the very last step in premium determination for the coverages listed above. This factor will be the same for all classes regardless of age, marital status, or engine size.

623. Rating for Comprehensive and Collision Coverages:

The motorcycle rating factors for the indicated motorcycle classifications, as found in Cycle rate section R-6, are applied to the base rates for the appropriate model year, physical damage symbols, deductible, and territory. Apply all applicable Motorcycle Discounts or Surcharges. Determine the Secondary Classification the same as private passenger automobiles. For Vintage and Under Construction motorcycles, the physical damage symbols are determined by the current value of the motorcycle. For all other motorcycles, Cost New is used to determine the physical damage symbols.

For Vintage Motorcycles:

An additional factor, as found in Cycle rate section R-11, is applied as the very last step in premium determination for the coverages listed above. This factor will be the same for all classes regardless of age, marital status, or engine size.

624. For the purpose of rating motorcycles in excess of the number of operators on the policy, apply the Age 45 and Over Motorcycle Class factor to the extra motorcycle(s) with the lowest premium. The Engine factor should be determined according to the engine size measured in cubic centimeters of the extra motorcycle(s). An Excess Motorcycle Factor will be applied for motorcycles in excess of the number of motorcycle operators on the motorcycle policy for all types of motorcycles. Refer to Cycle rate section R-7 for the Excess Motorcycle factor.

625. For the average weekly use of the motorcycle, **in driving to and from work or school**, shown below, the indicated use classification is applicable:

Average Weekly Use	Use Classification
Less than 30 miles	Pleasure
30 miles or more	Other

626. In this order, adjust the base rate for the following if the adjustment is applicable and it is not already reflected in the base rate. Round each individual adjustment to the nearest dollar.

- Step 1. Limit(s) factor. Refer to Cycle rate section R-2.
- Step 2. Motorcycle Model Year factor (Applies to Comprehensive and Collision coverages). Note: the model year factor does not apply to Vintage motorcycles nor to motorcycles in the Homemade/Kit/Custom model group. Refer to Rules 265-267 and Cycle rate section R-3.
- Step 3. Motorcycle Cost New Physical Damage Symbol factors (Apply to Comprehensive and Collision coverages) Refer to Rule 259 and Cycle rate section R-4.
- Step 4. Deductible factor (Applies to Comprehensive and Collision coverages). Refer to Cycle rate section R-5.
- Step 5. Excess Motorcycle Factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, Collision, Uninsured, and Underinsured Motorist coverages). Refer to Rule 624 and Cycle rate section R-7.
- Step 6. Motorcycle Class factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, Collision, Uninsured, and Underinsured Motorist coverages) Refer to Cycle rate section R-6.
- Step 7. Motorcycle Engine factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverages) Refer to Cycle rate section R-11.
- Step 8. Motorcycle Model Group Factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, Collision, Uninsured Motorist, and Underinsured Motorist coverages). Refer to Rule 600 for group descriptions and to Cycle rate section R-12 for the model group factors. Note: the model group factor does not apply to Vintage Motorcycles.
- Step 9. Safe Cycle Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages) Refer to Rule 610 and Cycle rate section R-9.
- Step 10. Motorcycle Rider Group Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages) Refer to Rule 611 and Cycle rate section R-9.
- Step 11. Multi-Cycle Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages) Refer to Rule 612 and Cycle rate section R-9.
- Step 12. Multi-Line Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages) Refer to Rule 613 and Cycle rate section R-9.
- Step 13. Preferred Motorcycle Customer Plus (PMC+) Discount (Part A and Part B apply to Bodily Injury, Property Damage, Medical Payments, and Collision coverages. Only Part B applies to Comprehensive, Uninsured Motorist, and Underinsured Motorist coverages.) Refer to Rule 614 and Cycle rate section R-9.
- Step 14. Defensive Driver Discount (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverages) Refer to Rule 615 and Cycle rate section R-9.
- Step 15. Student Away at School Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages). Refer to Rule 279 and Cycle rate section R-9.

- Step 16. Benefits Xpress Employee Services™ Discount (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages). Refer to Rule 281 and Cycle rate section R-9.
- Step 17. Secondary Classification factor (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages) Refer to Section 300 and Cycle rate section R-8.
- Step 18. Vintage Motorcycles factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverages) Refer to Rule 690 and Cycle rate section R-11.
627. To determine the premiums for miscellaneous motorcycle coverages:
- Refer to Cycle rate section R-1 for the base rate.
 - Refer to Cycle rate section R-2 to adjust the base rate for the limit if the adjustment is applicable and not already reflected in the base rate. Round each individual adjustment to the nearest dollar.

INCREASED LIMITS FOR MOTORCYCLE ACCESSORIES

630. The motorcycle policy provides a coverage limit of up to \$3,000 for motorcycle accessories. This coverage limit may be increased by endorsement. The coverage added by endorsement replaces the \$3,000 limit included in the policy so that the amount of coverage stated in the endorsement is the total amount of coverage for motorcycle accessories.
631. Motorcycle accessories are special equipment and parts that are attached to the insured motorcycle at the time of the loss. These include but are not limited to:
- * side cars or trailers, whether or not attached
 - * custom paint
 - * custom metal plating
 - * fairings
632. Refer to the chart below for the endorsement numbers and motorcycle accessories coverage limits available. Refer to Cycle rate section R-10 for the applicable premium.

<u>Endorsement Number</u>	<u>Total Coverage Amount</u>
SA-1397	\$4,000
SA-1398	\$5,000
SA-1399	\$7,000
SA-1400	\$9,000
SA-1401	\$12,000
SA-1402	\$15,000
SA-1403	\$20,000

MOTORCYCLE RENTAL REIMBURSEMENT – SA-1396 (\$40 per day/\$800 per occurrence)

640. This coverage reimburses the insured for expenses he/she incurs in renting a substitute vehicle and, in some instances, travel expenses to return home or continue to his/her destination.
641. Refer to Cycle rate section R-1 for the applicable rate.

MOTORCYCLE TOWING AND LABOR – SA-1395

650. This coverage provides insurance for towing and labor costs incurred each time the insured motorcycle is disabled.
651. Refer to Cycle rate section R-10 for the applicable rate.

GAP COVERAGE – MOTORCYCLES – SA-1226

660. Refer to Section 740 for a description of GAP coverage.
661. Refer to Cycle rate section R-10 for the applicable rate.

ORIGINAL PARTS ENDORSEMENT – SA-1391

670. This coverage provides a guarantee to use only parts designated as genuine, original equipment from the manufacturer of the motorcycle when repairing motorcycles and to replace accessories (if considered a total loss) without depreciation, when purchased within the past 5 years.
671. This endorsement does not apply to motorcycles written under our Vintage program.
672. Refer to Cycle rate section R-10 for the applicable rate.

MOTORCYCLES UNDER CONSTRUCTION – SA-1393

680. Motorcycles under construction will be accepted without a minimum value of physical damage coverage. These vehicles must be insured for their current value. Anytime the value of the cycle and newly acquired parts exceeds the amount shown in the declarations, the value of the cycle should be increased to assure adequate coverage.
681. The physical damage symbols used for rating Motorcycles Under Construction are based on the current value of the motorcycle.
682. This endorsement does not apply to motorcycles written under our Vintage program.

VINTAGE MOTORCYCLES – SA-1394

690. Vehicles in this program are insured under the Stated Value Endorsement. The Stated Value Endorsement indicates the company will pay the stated value as shown on the declaration in case of a total loss. Otherwise, partial losses are settled from the lesser of the three: ACV, cost of repairs or replacement, or the amount of insurance as shown on the declaration. The Stated Value Endorsement also provides coverage to spare parts up to \$500, not to increase the limit of coverage.
691. The physical damage symbols used for rating Vintage motorcycles are based on the current value of the motorcycle.

MOTORCYCLE LIMITS OF LIABILITY – SA-1738

695. This endorsement limits the liability with respect to the vehicle, special equipment, or customization shown in the Declarations. The limit of liability shall not exceed:
- (1) The lesser of:
 - (a) the actual cash value of the stolen or damaged property; or
 - (b) the amount necessary to repair or replace the property; or
 - (c) the actual cash value of a part, if the loss is to a part of your insured motorcycle; or
 - (d) the amount shown in the Declarations.
 - (2) \$500 for any trailer not owned by you or a relative.
 - (3) \$3,000 for motorcycle accessories.

Payment for loss is reduced by any deductible shown in the Declarations.

696. This endorsement is required on motorcycles in the Homemade/Kit/Custom Group and is only available to motorcycles in the Homemade/Kit/Custom Group (see Rule 600).

MISCELLANEOUS COVERAGES

700. None of the Miscellaneous Coverages, except Personal Injury Protection and Named Non-Owner Coverage, are subject to primary or secondary classification factors, discounts, or surcharges.

SOUND RECEIVING OR TRANSMITTING EQUIPMENT – SA-233

705. This coverage provides insurance for direct and accidental loss of, or damage to, any sound or video receiving or transmitting equipment including that designed for use as a citizen's band radio, two-way mobile radio, scanning monitor receiver, telephone or television set; including any accessories and antennas. **RADAR DETECTORS MAY NOT BE INSURED UNDER THE POLICY OR BY THIS ENDORSEMENT.**

706. This coverage applies only if the equipment at the time of loss or damage is in or upon the **covered automobile**.

707. Refer to Auto rate section R-10 for the applicable rate.

RENTAL REIMBURSEMENT – SG-2094 (\$25 per day/\$750 per occurrence), SG-595 (\$40 per day/\$800 per occurrence), SG-1008 (\$50 per day/\$1,000 per occurrence)

710. This coverage reimburses the insured for expenses he/she incurs in renting a substitute car and, in some instances, travel expenses to return home or continue to his/her destination.

711. Refer to Auto rate sections R-1 and R-2 for the applicable base rates and limit factors for this coverage.

TOWING AND LABOR OR WINDSHIELD REPAIR

715. This coverage provides insurance for towing and labor costs incurred each time the insured car is disabled or windshield repairs which do not require replacement of the glass.

716. Refer to Auto rate sections R-1 and R-2 for the applicable base rates and limit factors for this coverage.

PERSONAL INJURY PROTECTION

720. The following Personal Injury Protection coverages are available: Medical Payments Coverage, Income Disability, and Accidental Death Benefits.

These benefits as set forth below shall be provided in every automobile liability policy issued or delivered in the state of Arkansas with respect to any vehicle required to be covered by the Auto Reparations Law:

- * the named insured shall have the right to reject any or all such coverages in writing, and
- * once rejected in connection with a policy previously issued to him/her by an insurer, the coverage(s) need not be provided in or endorsed on to a renewal policy by the same insurer unless the insured requests such coverage(s) in writing.

721. Personal Injury Protection shall be provided to the following vehicles:

- * Any automobile, motor home, motorcycle, motorscooter, motorbike, or similar motor vehicle registered or principally garaged in the state of Arkansas but not used as a public or livery conveyance; and
- * Pickups, panel trucks, or sedan deliveries which are not customarily used for business, professional, or occupational purposes.

722. Rating

- * Medical Payments Coverage – Refer to Auto or Cycle rate sections R-1 and R-2 for the applicable base rates and limit factors for this coverage.
- * Income Disability Benefit – Maximum Weekly Income of \$140 for Income Earners and \$70 for Nonincome Earners.

Refer to Auto or Cycle rate sections R-1 and R-2 for the applicable base rates and limit factors for this coverage. The rate shall not be modified under the provisions of any rating plan or other manual rule.

- * Accidental Death Benefit – \$5,000 amount.

Refer to Auto or Cycle rate sections R-1 and R-2 for the applicable base rates and limit factors for this coverage. The rate shall not be modified under the provisions of any rating plan or other manual rule.

EXTENSION OF COVERAGES TO RENTED MOTOR HOMES, TRAVEL TRAILERS, AND CAMPING TRAILERS – SA-370

730. Non-Owned Motor Home/Trailer Rented by an Insured – A policy insuring an owned automobile may be endorsed to extend coverage to a motor home or trailer while rented for use by the insured.
731. Only such liability coverage as afforded on the owned insured automobile may be extended to the rented motor home/trailer.
732. Physical Damage Coverage provided is shown on the application.
733. The rate for this coverage is \$1 a day, with a minimum premium of \$15.

Example:

Number of Days Rented: 37
 $37 \times \$1 = \37

Number of Days Rented: 13
 $13 \times \$1 = \13 :
\$15 is charged since \$15 is the minimum premium

GAP COVERAGE – AUTOMOBILES – SA-1222, LEASED AUTOMOBILES – SA-1299, MOTORCYCLES – SA-1226

740. This coverage provides protection against a financial gap when a vehicle is wrecked or stolen resulting in a total loss. The financial gap occurs when the actual cash value of the vehicle is less than the vehicle loan/lease balance at the time of loss. The limit of liability for GAP Coverage shall not exceed \$10,000.
741. This coverage may be purchased for any vehicle insured under the private passenger auto policy except for leased motor homes, camping trailers and travel trailers. In addition, motorcycles are eligible to purchase this coverage (except for leased motorcycles). Recreational vehicles are **ineligible**. Vehicles under a loan with a balloon payment are **ineligible** for GAP Coverage.
742. Vehicles must carry both Comprehensive and Collision Coverages and have a lienholder/lessor to qualify for this coverage.
743. Refer to Auto rate section R-10 or Cycle rate section R-10 for the applicable premium.

CAR UNDER CONSTRUCTION – SA-1406

745. This endorsement provides coverage for direct or accidental loss or damage to an automobile and its spare parts during the construction or restoration of the insured vehicle. The limit of liability for all losses on vehicles under construction shall not exceed the lesser of the three: ACV, cost of repairs or replacement, or the amount of insurance as shown on the declaration.
746. Vehicles under construction/restoration must be insured for their current value. Anytime the value of the vehicle and/or newly acquired parts exceeds the amount shown in the declarations, the value of the vehicle should be increased to assure adequate coverage.
747. The physical damage symbols used for rating physical damage coverage for a vehicle under construction are based on the current value of the automobile.

NAMED NON-OWNER COVERAGE – SA-2095 (Auto)

750. This endorsement provides coverage to those persons shown on the Declaration who do not own a vehicle licensed for road use.
- Rating: Apply the rating factor in Auto rate section R-10 to the Bodily Injury Liability, Property Damage Liability, Medical Payments, Uninsured Motorist Bodily Injury, and Underinsured Motorist Bodily Injury coverages for an owned pleasure use vehicle used less than 7,500 miles annually. Rate as a private passenger automobile following premium determination Rule 295.
 - This endorsement is intended for situations where the named insured has no titled ownership of any vehicle, but needs to purchase private passenger automobile liability coverage.

- The following coverages, discounts, and classifications are not available with the Named Non Owner Coverage Endorsement: Comprehensive, Collision, Rental Reimbursement, Towing and Labor or Windshield Repair, GAP Coverage, Multi-Car Classification, Liability Symbol factors, Passive Restraint Discount, Student Away at School Discount, TLC Discount, Auto-Home Discount, and the New Parent Discount. Note the Named Non-Owner is not considered an eligible auto policy for the TLC Discount, the Auto-Home Discount, and the Multi-Line Discount.

ADDITIONAL INTEREST ENDORSEMENTS

NON-OWNED CAR – SA-1832, NON-OWNED MOTORCYCLE – SA-1812, NON-OWNED RECREATIONAL VEHICLE – SA-1811

755. These endorsements provide limited liability and physical damage coverage for the owner of the vehicle, listed on the declaration, based on their ownership interest in the insured vehicle. The insured must carry the same Limits of Liability coverage on all vehicles.

- This protection applies only to the coverages and limits carried on the policy and does not increase the limits of liability shown on the declaration for the insured vehicle.
- The non-owned vehicle may be furnished for the insured's occasional or regular use.
- Rating: Rate as a private passenger automobile, motorcycle, or recreational vehicle following the appropriate premium determination rule.
- These endorsements are intended for situations where a private passenger vehicle, motorcycle, or recreational vehicle listed on the declaration is not owned by a member of the insured household and the insured vehicle is not available for the owner's regular or frequent use.
- The owner of the vehicle must be added as an Additional Interest – Non-owned (code N).
- This coverage is available on all automobiles, motorcycles, and recreational vehicles.

NON-OWNED CAR OWNED BY A BUSINESS – SA-738

756. This endorsement provides limited liability and physical damage coverage for the owner of the vehicle, listed on the declaration, based on their ownership interest in the insured vehicle. The insured must carry the same Limits of Liability coverage on all vehicles.

- This protection applies only to the coverages and limits carried on the policy and does not increase the limits of liability shown on the declaration for the insured vehicle.
- This non-owned vehicle may be furnished for the insured's occasional use or regular use.
- Rating: When there is no other primary insurance in force (including self-insured vehicles) use the rates for an owned business use vehicle. When the owner provides coverage for business related operation on an automobile, pickup, or customized van, apply the rating factor in Auto rate section R-10 for an owned pleasure use vehicle. Otherwise, rate as a private passenger automobile following premium determination Rule 295.
- This endorsement is intended for situations where a private passenger vehicle listed on the declaration is not owned by a member of the insured household, and the insured vehicle is not available for the owner's regular or frequent use. This endorsement should be added when the automobile is wholly owned by someone other than the named insured, including an employer, entity, or other party where the insured has a responsibility to provide proof of full or limited liability insurance coverage for the non-owned automobile.
- The owner of the vehicle must be added as an Additional Interest – Non-owned Business (code D).
- This endorsement is not available on utility trailers, travel trailers, camping trailers, motorcycles, or recreational vehicles.

JOINT OWNERSHIP AUTO – SA-321, JOINT OWNERSHIP MOTORCYCLE – SA-1814, JOINT OWNERSHIP RECREATIONAL VEHICLE – SA-1813

757. These endorsements extend the liability and physical damage coverage to the Joint Owner of the vehicle, listed on the declaration, based on their ownership interest in the insured vehicle. The insured must carry the same Limits of Liability coverage on all vehicles.

- This protection applies only to the coverages and limits carried by the named insured, and does not increase the limits of liability shown on the declaration for the insured vehicle.
- Rating: Rate as a private passenger automobile, motorcycle, or recreational vehicle following the appropriate premium determination rule.
- These endorsements are intended for situations where a private passenger automobile, motorcycle, or recreational vehicle, listed on the declaration, is jointly owned by a member of the insured household and a nonmember of the insured household.
- The joint owner of the vehicle must be added as an Additional Interest – Joint Owner (code A).
- This endorsement is available on all automobiles, motorcycles, and recreational vehicles.

INTERESTED PARTY – SA-768

758. This endorsement provides limited liability coverage to the designated Interested Party of the vehicle based on their interest in the insured vehicle to the extent that the Interested Party is vicariously liable.

- Rating: Rate as a private passenger automobile, motorcycle, or recreational vehicle following the appropriate premium determination rule.
- This endorsement is intended for situations where an employer or other interested party requires verification of insurance coverage and/or notification of cancellation of insurance coverage on the vehicle listed on the declaration.
- The interested party must be added as Additional Interest – Interested Party (code C).
- This endorsement is available on all automobiles, motorcycles, and recreational vehicles.

LESSOR – SA-511

759. This endorsement provides limited liability and physical damage coverage to the designated Lessor of the vehicle, listed on the declaration, based on their interest of liability exposure in the insured vehicle. The insured must carry the same Limits of Liability coverage on all vehicles.

- This protection applies only to the coverages and limits carried by the named insured and does not increase the limits of liability shown on the declaration for the insured vehicle.
- Rating: Rate as a private passenger automobile following premium determination rule.
- This endorsement is intended for situations where the named insured has no titled ownership of the insured vehicle listed on the Declaration and the insured has entered a lease agreement with the owner of the vehicle.
- The Lessor of the vehicle must be added as an Additional Interest – Lessor (code B).
- This endorsement is not available on motorcycles or recreational vehicles.

ARKANSAS TERRITORIES

- Territory 1 - Little Rock Territory** comprises all of the city of Little Rock and all of Pulaski County.
- Territory 2 - Fort Smith Territory** comprises entire cities of Fort Smith and Van Buren and all of Crawford and Sebastian Counties.
- Territory 4 - Crittenden Territory** comprises all of Crittenden County.
- Territory 5 - East Central Counties Territory** comprises all of the following counties:
- | | | |
|-----|-------------|---------------|
| Lee | Mississippi | Saint Francis |
|-----|-------------|---------------|
- Territory 6 - Central Counties Territory** comprises all of the following counties:
- | | |
|--------|--------|
| Lonoke | Saline |
|--------|--------|
- Territory 7 - Remainder of state.**
- Territory 8 - Texarkana Territory** comprises all of Miller County.
- Territory 9 - El Dorado Territory** comprises all of Union County.
- Territory 10 - Northwestern Counties Territory** comprises all of the following counties:
- | | | | |
|----------|---------|-----------|------|
| Conway | Logan | Pope | Yell |
| Faulkner | Madison | Scott | |
| Franklin | Newton | Searcy | |
| Johnson | Perry | Van Buren | |
- Territory 11 - Hot Springs Territory** comprises all of Garland County.
- Territory 12 - Southeastern Arkansas Territory** comprises all of the following counties:
- | | |
|-----------|---------|
| Ashley | Dallas |
| Bradley | Desha |
| Calhoun | Drew |
| Chicot | Lincoln |
| Cleveland | |
- Territory 13 - Southwestern Arkansas Territory** comprises all of the following counties:
- | | | |
|------------|--------------|----------|
| Clark | Howard | Ouachita |
| Columbia | Lafayette | Pike |
| Grant | Little River | Polk |
| Hempstead | Montgomery | Sevier |
| Hot Spring | Nevada | |
- Territory 14 - Pine Bluff Territory** comprises all of Jefferson County.
- Territory 15 - Fayetteville Territory** comprises all of Benton and Washington Counties.
- Territory 16 - Northern Counties Territory** comprises all of the following counties:
- | | | |
|---------|--------|--------|
| Carroll | Baxter | Izard |
| Boone | Fulton | Marion |
- Territory 17 - Craighead Territory** comprises all of Craighead County.
- Territory 99* - Full Timer Policies**

*For policies with a Full Timer Endorsement only.

American National General Insurance Company
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American National General Insurance Company
Auto Base Rates

Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
Territory												
1	288	173	55	40	225	20	38	9	7	24	2	3
2	228	162	48	35	196	20	40	9	7	24	2	3
4	320	212	80	67	347	20	40	8	7	24	2	3
5	267	161	64	63	215	19	40	8	7	24	2	3
6	243	145	52	43	186	19	38	8	7	24	2	3
7	267	149	75	72	264	20	40	8	7	24	2	3
8	332	212	86	56	242	20	42	9	7	24	2	3
9	281	153	71	79	198	18	38	8	7	24	2	3
10	196	124	44	44	143	18	37	8	7	24	2	3
11	221	158	66	42	220	17	38	8	7	24	2	3
12	332	212	74	91	342	19	42	8	7	24	2	3
13	202	107	58	64	231	18	37	8	7	24	2	3
14	408	199	94	79	342	20	42	8	7	24	2	3
15	185	132	51	35	189	17	37	8	7	24	2	3
16	185	98	46	49	198	18	37	8	7	24	2	3
17	307	158	75	60	209	19	40	9	7	24	2	3
99	191	124	49	45	189	17	37	8	7	24	2	3

American National General Insurance Company
Auto Limit Factors Bodily Injury
(Limits in Thousands)

Limit Code	Limit	Factor
D	25/50	0.90
E	50/100	0.95
G	100/300	1.00
H	250/500	1.17
I	300/500	1.19
L	500/500	1.23
P	500/1000	1.27
M	1000/1000	1.35

American National General Insurance Company
Auto Limit Factors Property Damage

Limit Code	Limit	Factor
D	25,000	0.92
F	50,000	0.94
G	100,000	1.00
I	250,000	1.05
H	300,000	1.10
P	500,000	1.15
Q	1,000,000	1.25

American National General Insurance Company
Auto Limit Factors Medical Payments

Limit Code	Limit	Factor
B	1,000	0.80
E	5,000	1.00
F	10,000	1.40
K	25,000	1.70

American National General Insurance Company
Auto Limit Factors Uninsured Motorist Bodily Injury
(Limits in Thousands)

Limit Code	Limit	Factor
D	25/50	0.73
E	50/100	0.89
G	100/300	1.00
H	250/500	1.10
I	300/500	1.15
L	500/500	1.25
P	500/1000	1.30
M	1000/1000	1.40

American National General Insurance Company
Auto Limit Factors Underinsured Motorist Bodily Injury
(Limits in Thousands)

Limit Code	Limit	Factor
D	25/50	0.52
E	50/100	0.67
G	100/300	1.00
H	250/500	1.80
I	300/500	1.90
L	500/500	2.10
P	500/1000	2.25
M	1000/1000	2.60

American National General Insurance Company
Auto Limit Factors Uninsured Motorist Property Damage

Limit Code	Limit	Factor
D	25,000	1.00
F	50,000	1.35
G	100,000	1.60

American National General Insurance Company
Auto Limit Factors Towing and Labor or Windshield Repair

Limit Code	Limit	Factor
G	50	1.00
H	100	1.14
Z	Unlimited	1.71

American National General Insurance Company
Auto Limit Factors Rental Reimbursement

Limit Code	Limit	Factor
D	25	0.67
G	40	1.00
H	50	1.21

American National General Insurance Company
Auto Rental Reimbursement Youthful

RRYouthful		Factor
1	Youthful	1.55
0	No	1.00

American National General Insurance Company
Auto Limit Factors Loss of Income

Limit Code	Limit	Factor
A	70%	1.00

American National General Insurance Company
Auto Limit Factors Accidental Death Indemnity and Disability

Limit Code	Limit	Factor
C	5,000	1.00

American National General Insurance Company
Auto Model Year Factors

Model Year	COMP	COLL
0-1998	0.72	0.54
1999	0.74	0.57
2000	0.76	0.60
2001	0.78	0.64
2002	0.81	0.68
2003	0.84	0.73
2004	0.87	0.78
2005	0.90	0.83
2006	0.93	0.88
2007	0.96	0.94
2008	1.00	1.00
2009	1.05	1.05
Ea. Additional 1	0.05	0.05

American National General Insurance Company
Auto Physical Damage Symbol Factors

Coverage Symbol	COMP	COLL
1	0.28	0.44
2	0.28	0.44
3	0.28	0.44
4	0.34	0.50
5	0.41	0.56
6	0.55	0.64
7	0.70	0.76
8	0.85	0.88
10	1.00	1.00
11	1.20	1.15
12	1.40	1.24
13	1.55	1.33
14	1.65	1.39
15	1.70	1.45
16	1.04	1.03
17	1.08	1.06
18	1.12	1.09
19	1.16	1.12
20	1.20	1.15
21	1.24	1.18
22	1.28	1.21
23	1.32	1.24
24	1.36	1.27
25	1.40	1.30
Ea. Additional 1	0.04	0.03

To determine the appropriate Comprehensive or Collision premium for the symbols above 15, multiply the Symbol 15 premiums by the factor which corresponds to the appropriate symbol shown, based on the cost new value of the automobile.

American National General Insurance Company
Auto Deductible Factors Comprehensive

Deductible Code	Limit	Factor
A	ACV	2.44
B	50	2.05
C	100	1.80
F	200	1.30
I	500	1.00
L	1,000	0.80
N	2,000	0.68
X	5%	0.65

The 5% of stated value deductible has a \$1,200 minimum deductible and is available to CHROME vehicles only.

American National General Insurance Company
Auto Deductible Factors Collision

Deductible Code	Limit	Factor
B	50	1.47
C	100	1.35
E	200	1.23
F	250	1.19
G	500	1.00
K	1,000	0.66
N	2,000	0.55
X	5%	0.53

The 5% of stated value deductible has a \$1,200 minimum deductible and is available to CHROME vehicles only.

American National General Insurance Company
Auto Primary Classification Factors

Single/Multi-Car Single	Coverage Class Code	COMP	OTHER
	AV	1.33	2.70
	AW	1.33	2.70
	AX	1.27	2.16
	AY	1.27	2.43
	AZ	1.27	2.43
	A6	1.20	1.94
	A7	1.27	2.57
	A8	1.27	2.57
	A9	1.20	2.31
	A0	1.20	2.31
	BV	1.28	2.35
	BW	1.28	2.35
	BX	1.22	1.88
	BY	1.22	2.11
	BZ	1.22	2.11
	B6	1.16	1.69
	B7	1.22	2.23
	B8	1.22	2.23
	B9	1.16	2.01
	B0	1.16	2.01
	CV	1.23	2.14
	CW	1.23	2.14
	CX	1.17	1.71
	CY	1.17	1.92
	CZ	1.17	1.92
	C6	1.11	1.54
	C7	1.17	2.03
	C8	1.17	2.03
	C9	1.11	1.83
	C0	1.11	1.83
	DV	1.18	1.85
	DW	1.18	1.85
	DX	1.12	1.48
	DY	1.12	1.67
	DZ	1.12	1.67
	D6	1.06	1.33
	D7	1.12	1.76
	D8	1.12	1.76
	D9	1.06	1.58

American National General Insurance Company
Auto Primary Classification Factors

Single/Multi-Car Single	Coverage Class Code	COMP	OTHER
	D0	1.06	1.58
	EV	1.12	1.61
	EW	1.12	1.61
	EX	1.07	1.29
	E7	1.07	1.53
	E8	1.07	1.53
	FV	1.07	1.46
	FW	1.07	1.46
	FX	1.02	1.17
	F7	1.02	1.39
	F8	1.02	1.39
	GV	1.59	3.38
	GW	1.59	3.38
	GX	1.51	2.70
	GY	1.51	3.04
	GZ	1.51	3.04
	G6	1.43	2.43
	G7	1.51	3.04
	G8	1.51	3.04
	G9	1.43	2.73
	G0	1.43	2.73
	HV	1.53	2.94
	HW	1.53	2.94
	HX	1.46	2.35
	HY	1.46	2.64
	HZ	1.46	2.64
	H6	1.38	2.12
	H7	1.46	2.64
	H8	1.46	2.64
	H9	1.38	2.38
	H0	1.38	2.38
	IV	1.48	2.68
	IW	1.48	2.68
	IX	1.41	2.14
	IY	1.41	2.41
	IZ	1.41	2.41
	I6	1.34	1.93
	I7	1.41	2.41
	I8	1.41	2.41

American National General Insurance Company
Auto Primary Classification Factors

Single/Multi-Car Single	Coverage Class Code	COMP	OTHER
	I9	1.34	2.17
	I0	1.34	2.17
	JV	1.44	2.31
	JW	1.44	2.31
	JX	1.37	1.85
	JY	1.37	2.08
	JZ	1.37	2.08
	J6	1.30	1.67
	J7	1.37	2.08
	J8	1.37	2.08
	J9	1.30	1.87
	J0	1.30	1.87
	KV	1.39	2.01
	KW	1.39	2.01
	KX	1.32	1.61
	K7	1.32	1.81
	K8	1.32	1.81
	LV	1.33	1.83
	LW	1.33	1.83
	LX	1.27	1.46
	L7	1.27	1.64
	L8	1.27	1.64
	MV	1.64	3.57
	MW	1.64	3.57
	MX	1.56	2.86
	MY	1.56	3.22
	MZ	1.56	3.22
	M6	1.48	2.57
	M7	1.56	3.04
	M8	1.56	3.04
	M9	1.48	2.73
	M0	1.48	2.73
	NV	1.59	3.11
	NW	1.59	3.11
	NX	1.51	2.49
	NY	1.51	2.80
	NZ	1.51	2.80
	N6	1.43	2.24
	N7	1.51	2.65

American National General Insurance Company
Auto Primary Classification Factors

Single/Multi-Car Single	Coverage Class Code	COMP	OTHER
	N8	1.51	2.65
	N9	1.43	2.38
	N0	1.43	2.38
	OV	1.53	2.82
	OW	1.53	2.82
	OX	1.46	2.26
	OY	1.46	2.54
	OZ	1.46	2.54
	O6	1.38	2.03
	O7	1.46	2.40
	O8	1.46	2.40
	O9	1.38	2.16
	O0	1.38	2.16
	PV	1.48	2.46
	PW	1.48	2.46
	PX	1.41	1.97
	PY	1.41	2.22
	PZ	1.41	2.22
	P6	1.34	1.77
	P7	1.41	2.09
	P8	1.41	2.09
	P9	1.34	1.88
	P0	1.34	1.88
	QV	1.44	2.15
	QW	1.44	2.15
	QX	1.37	1.72
	Q7	1.37	1.83
	Q8	1.37	1.83
	RV	1.39	1.95
	RW	1.39	1.95
	RX	1.32	1.56
	R7	1.32	1.66
	R8	1.32	1.66
	SV	2.35	4.16
	SW	2.35	4.16
	SX	2.23	3.33
	SY	2.23	3.75
	SZ	2.23	3.75
	S6	2.12	3.00

American National General Insurance Company
Auto Primary Classification Factors

Single/Multi-Car Single	Coverage Class Code	COMP	OTHER
	S7	2.23	3.33
	S8	2.23	3.33
	S9	2.12	3.00
	S0	2.12	3.00
	TV	2.26	3.63
	TW	2.26	3.63
	TX	2.14	2.90
	TY	2.14	3.26
	TZ	2.14	3.26
	T6	2.04	2.61
	T7	2.14	2.90
	T8	2.14	2.90
	T9	2.04	2.61
	T0	2.04	2.61
	UV	2.15	3.29
	UW	2.15	3.29
	UX	2.04	2.63
	UY	2.04	2.96
	UZ	2.04	2.96
	U6	1.94	2.37
	U7	2.04	2.63
	U8	2.04	2.63
	U9	1.94	2.37
	U0	1.94	2.37
	VV	2.05	2.86
	VW	2.05	2.86
	VX	1.95	2.29
	VY	1.95	2.58
	VZ	1.95	2.58
	V6	1.85	2.06
	V7	1.95	2.29
	V8	1.95	2.29
	V9	1.85	2.06
	V0	1.85	2.06
	WV	1.94	2.49
	WW	1.94	2.49
	WX	1.85	1.99
	W7	1.85	1.99
	W8	1.85	1.99

American National General Insurance Company
Auto Primary Classification Factors

Single/Multi-Car Single	Coverage Class Code	COMP	OTHER
	XV	1.85	2.25
	XW	1.85	2.25
	XX	1.76	1.80
	X7	1.76	1.80
	X8	1.76	1.80
	YV	1.26	1.46
	YW	1.26	1.46
	YX	1.20	1.17
	ZV	1.80	2.70
	ZW	1.80	2.70
	ZX	1.71	2.16
	ZY	1.71	2.43
	ZZ	1.71	2.43
	Z6	1.62	1.94
	0V	1.69	2.35
	0W	1.69	2.35
	0X	1.61	1.88
	0Y	1.61	2.11
	0Z	1.61	2.11
	06	1.53	1.69
	1V	1.59	2.14
	1W	1.59	2.14
	1X	1.51	1.71
	1Y	1.51	1.92
	1Z	1.51	1.92
	16	1.43	1.54
	2V	1.48	1.85
	2W	1.48	1.85
	2X	1.41	1.48
	2Y	1.41	1.67
	2Z	1.41	1.67
	26	1.34	1.33
	3V	1.39	1.61
	3W	1.39	1.61
	3X	1.32	1.29
	4V	1.28	1.46
	4W	1.28	1.46
	4X	1.22	1.17
	5V	1.05	1.25

American National General Insurance Company
Auto Primary Classification Factors

Single/Multi-Car Single	Coverage Class Code	COMP	OTHER
	5W	1.05	1.25
	5X	1.10	1.31
	5Y	1.10	1.31
	5Z	1.16	1.38
	56	1.26	1.50
	57	1.26	1.50
	58	0.79	0.94
	59	0.79	0.94
	6V	1.05	1.19
	6W	1.05	1.19
	6X	1.10	1.25
	6Y	1.10	1.25
	6Z	1.16	1.31
	66	1.26	1.42
	67	1.26	1.42
	68	0.79	0.89
	69	0.79	0.89
	7V	1.05	1.25
	7W	1.05	1.25
	7X	1.23	1.46
	7Y	1.23	1.46
	7Z	1.28	1.53
	76	1.40	1.67
	77	1.40	1.67
	78	0.79	0.94
	79	0.79	0.94
	8V	1.05	1.38
	8W	1.05	1.38
	8X	1.23	1.60
	8Y	1.23	1.60
	8Z	1.28	1.68
	86	1.40	1.83
	87	1.40	1.83
	88	0.79	1.03
	89	0.79	1.03
	9V	1.05	1.51
	9W	1.05	1.51
	9X	1.23	1.76
	9Y	1.23	1.76

American National General Insurance Company
Auto Primary Classification Factors

	Coverage Class Code	COMP	OTHER
Single/Multi-Car Single	9Z	1.28	1.85
	96	1.40	2.02
	97	1.40	2.02
	98	0.79	1.13
	99	0.79	1.13
	ON	0.90	0.90
	OP	0.55	0.55
	03	2.15	2.15
Multi	04	1.25	1.25
	AV	1.27	2.16
	AW	1.27	2.16
	AX	1.21	1.73
	AY	1.21	1.94
	AZ	1.21	1.94
	A6	1.15	1.56
	A7	1.21	2.05
	A8	1.21	2.05
	A9	1.15	1.85
	A0	1.15	1.85
	BV	1.22	1.88
	BW	1.22	1.88
	BX	1.16	1.50
	BY	1.16	1.69
	BZ	1.16	1.69
	B6	1.10	1.35
	B7	1.16	1.79
	B8	1.16	1.79
	B9	1.10	1.61
	B0	1.10	1.61
	CV	1.17	1.71
	CW	1.17	1.71
	CX	1.11	1.37
	CY	1.11	1.54
	CZ	1.11	1.54
	C6	1.06	1.23
	C7	1.11	1.62
	C8	1.11	1.62
	C9	1.06	1.46
	C0	1.06	1.46

American National General Insurance Company
Auto Primary Classification Factors

Single/Multi-Car Multi	Coverage Class Code	COMP	OTHER
	DV	1.12	1.48
	DW	1.12	1.48
	DX	1.06	1.18
	DY	1.06	1.33
	DZ	1.06	1.33
	D6	1.01	1.07
	D7	1.06	1.41
	D8	1.06	1.41
	D9	1.01	1.27
	D0	1.01	1.27
	EV	1.07	1.29
	EW	1.07	1.29
	EX	1.02	1.03
	E7	1.02	1.23
	E8	1.02	1.23
	FV	1.02	1.17
	FW	1.02	1.17
	FX	0.97	0.94
	F7	0.97	1.11
	F8	0.97	1.11
	GV	1.51	2.70
	GW	1.51	2.70
	GX	1.43	2.16
	GY	1.43	2.43
	GZ	1.43	2.43
	G6	1.36	1.94
	G7	1.43	2.43
	G8	1.43	2.43
	G9	1.36	2.19
	G0	1.36	2.19
	HV	1.46	2.35
	HW	1.46	2.35
	HX	1.39	1.88
	HY	1.39	2.12
	HZ	1.39	2.12
	H6	1.32	1.69
	H7	1.39	2.12
	H8	1.39	2.12
	H9	1.32	1.90

American National General Insurance Company
Auto Primary Classification Factors

Single/Multi-Car Multi	Coverage Class Code	COMP	OTHER
	H0	1.32	1.90
	IV	1.41	2.14
	IW	1.41	2.14
	IX	1.34	1.71
	IY	1.34	1.93
	IZ	1.34	1.93
	I6	1.27	1.54
	I7	1.34	1.93
	I8	1.34	1.93
	I9	1.27	1.73
	I0	1.27	1.73
	JV	1.37	1.85
	JW	1.37	1.85
	JX	1.30	1.48
	JY	1.30	1.67
	JZ	1.30	1.67
	J6	1.24	1.33
	J7	1.30	1.67
	J8	1.30	1.67
	J9	1.24	1.50
	J0	1.24	1.50
	KV	1.32	1.61
	KW	1.32	1.61
	KX	1.25	1.29
	K7	1.25	1.45
	K8	1.25	1.45
	LV	1.27	1.46
	LW	1.27	1.46
	LX	1.21	1.17
	L7	1.21	1.31
	L8	1.21	1.31
	MV	1.56	2.86
	MW	1.56	2.86
	MX	1.48	2.29
	MY	1.48	2.57
	MZ	1.48	2.57
	M6	1.41	2.06
	M7	1.48	2.43
	M8	1.48	2.43

American National General Insurance Company
Auto Primary Classification Factors

Single/Multi-Car Multi	Coverage Class Code	COMP	OTHER
	M9	1.41	2.19
	M0	1.41	2.19
	NV	1.51	2.49
	NW	1.51	2.49
	NX	1.43	1.99
	NY	1.43	2.24
	NZ	1.43	2.24
	N6	1.36	1.79
	N7	1.43	2.12
	N8	1.43	2.12
	N9	1.36	1.90
	N0	1.36	1.90
	OV	1.46	2.26
	OW	1.46	2.26
	OX	1.39	1.81
	OY	1.39	2.03
	OZ	1.39	2.03
	O6	1.32	1.63
	O7	1.39	1.92
	O8	1.39	1.92
	O9	1.32	1.73
	O0	1.32	1.73
	PV	1.41	1.97
	PW	1.41	1.97
	PX	1.34	1.58
	PY	1.34	1.77
	PZ	1.34	1.77
	P6	1.27	1.42
	P7	1.34	1.67
	P8	1.34	1.67
	P9	1.27	1.51
	P0	1.27	1.51
	QV	1.37	1.72
	QW	1.37	1.72
	QX	1.30	1.38
	Q7	1.30	1.46
	Q8	1.30	1.46
	RV	1.32	1.56
	RW	1.32	1.56

American National General Insurance Company
Auto Primary Classification Factors

Single/Multi-Car Multi	Coverage Class Code	COMP	OTHER
	RX	1.25	1.25
	R7	1.25	1.33
	R8	1.25	1.33
	SV	2.24	3.33
	SW	2.24	3.33
	SX	2.13	2.66
	SY	2.13	3.00
	SZ	2.13	3.00
	S6	2.02	2.40
	S7	2.13	2.66
	S8	2.13	2.66
	S9	2.02	2.40
	S0	2.02	2.40
	TV	2.15	2.90
	TW	2.15	2.90
	TX	2.04	2.32
	TY	2.04	2.61
	TZ	2.04	2.61
	T6	1.94	2.09
	T7	2.04	2.32
	T8	2.04	2.32
	T9	1.94	2.09
	T0	1.94	2.09
	UV	2.05	2.63
	UW	2.05	2.63
	UX	1.95	2.10
	UY	1.95	2.37
	UZ	1.95	2.37
	U6	1.85	1.89
	U7	1.95	2.10
	U8	1.95	2.10
	U9	1.85	1.89
	U0	1.85	1.89
	VV	1.95	2.29
	VW	1.95	2.29
	VX	1.85	1.83
	VY	1.85	2.06
	VZ	1.85	2.06
	V6	1.76	1.65

American National General Insurance Company
Auto Primary Classification Factors

Single/Multi-Car Multi	Coverage Class Code	COMP	OTHER
	V7	1.85	1.83
	V8	1.85	1.83
	V9	1.76	1.65
	V0	1.76	1.65
	WV	1.85	1.99
	WW	1.85	1.99
	WX	1.76	1.59
	W7	1.76	1.59
	W8	1.76	1.59
	XV	1.76	1.80
	XW	1.76	1.80
	XX	1.67	1.44
	X7	1.67	1.44
	X8	1.67	1.44
	YV	1.20	1.17
	YW	1.20	1.17
	YX	1.14	0.94
	ZV	1.71	2.16
	ZW	1.71	2.16
	ZX	1.62	1.73
	ZY	1.62	1.94
	ZZ	1.62	1.94
	Z6	1.54	1.56
	0V	1.61	1.88
	0W	1.61	1.88
	0X	1.53	1.50
	0Y	1.53	1.69
	0Z	1.53	1.69
	06	1.45	1.35
	1V	1.51	1.71
	1W	1.51	1.71
	1X	1.43	1.37
	1Y	1.43	1.54
	1Z	1.43	1.54
	16	1.36	1.23
	2V	1.41	1.48
	2W	1.41	1.48
	2X	1.34	1.18
	2Y	1.34	1.33

American National General Insurance Company
Auto Primary Classification Factors

Single/Multi-Car Multi	Coverage Class Code	COMP	OTHER
	2Z	1.34	1.33
	26	1.27	1.07
	3V	1.32	1.29
	3W	1.32	1.29
	3X	1.25	1.03
	4V	1.22	1.17
	4W	1.22	1.17
	4X	1.16	0.94
	5V	1.00	1.00
	5W	1.00	1.00
	5X	1.05	1.05
	5Y	1.05	1.05
	5Z	1.10	1.10
	56	1.20	1.20
	57	1.20	1.20
	58	0.75	0.75
	59	0.75	0.75
	6V	1.00	0.95
	6W	1.00	0.95
	6X	1.05	1.00
	6Y	1.05	1.00
	6Z	1.10	1.04
	66	1.20	1.14
	67	1.20	1.14
	68	0.75	0.71
	69	0.75	0.71
	7V	1.00	1.00
	7W	1.00	1.00
	7X	1.17	1.17
	7Y	1.17	1.17
	7Z	1.22	1.22
	76	1.33	1.33
	77	1.33	1.33
	78	0.75	0.75
	79	0.75	0.75
	8V	1.00	1.10
	8W	1.00	1.10
	8X	1.17	1.28
	8Y	1.17	1.28

American National General Insurance Company
Auto Primary Classification Factors

Single/Multi-Car Multi	Coverage	COMP	OTHER
	Class Code		
	8Z	1.22	1.34
	86	1.33	1.47
	87	1.33	1.47
	88	0.75	0.83
	89	0.75	0.83
	9V	1.00	1.21
	9W	1.00	1.21
	9X	1.17	1.41
	9Y	1.17	1.41
	9Z	1.22	1.48
	96	1.33	1.61
	97	1.33	1.61
	98	0.75	0.91
	99	0.75	0.91
	ON	0.70	0.70
	OP	0.45	0.45
	03	1.70	1.70
	04	1.00	1.00

American National General Insurance Company
Auto Excess Vehicle Discount Factor

ExcessVehicle		Factor
1	Yes	0.85
0	No	1.00

American National General Insurance Company
Auto Secondary Classification Rating Factors

Points

0	0.85
1	1.00
2	1.10
3	1.20
4	1.30
5	1.39
6	1.48
7	1.57
8	1.66
9	1.75
10	1.90
[eachadd] 1	0.15

American National General Insurance Company
Auto Benefits Xpress Discount Factor

BenefitsXpress Discount		Factor
1	Yes	0.90
0	No	1.00

American National General Insurance Company
Auto-Home Discount Factor

Auto/Home		Factor
1	Yes	0.95
0	No	1.00

American National General Insurance Company
Auto New Parent Discount Factor

Age of Youngest Child in Household	Factor
0-2	0.95
3-4	0.97

American National General Insurance Company
Auto Comp Claim Free Discount Factor

CompClaimFree	Years	Factor
1	3-5	0.85
2	6 Or More	0.70

American National General Insurance Company
Auto Defensive Driver Discount

DefensiveDriverDiscount		Discount
1	Yes	0.05
0	No	

American National General Insurance Company
Preferred Auto Customer Plus (PAC+) Part A Discount

New Business

Age	Years	Discount
Under 21	0-1	0.00
Excluding Married Females	1-2	0.13
	3-5	0.25
	6 Or More	0.25
21-24	0-1	0.00
Excluding Married Females	1-2	0.13
	3-5	0.20
	6 Or More	0.25
25 and Over	0-1	0.00
All Married Females	1-2	0.07
	3-5	0.10
	6 Or More	0.18

Renewal Business

Age	Years	Discount
Under 21	0-.5	0.00
Excluding Married Females	.5-2	0.13
	3-5	0.25
	6 Or More	0.25
21-24	0-.5	0.00
Excluding Married Females	.5-2	0.13
	3-5	0.20
	6 Or More	0.25
25 and Over	0-.5	0.00
All Married Females	.5-2	0.07
	3-5	0.10
	6 Or More	0.18

American National General Insurance Company
Preferred Auto Customer Plus (PAC+) Part B Discount

Risk Score	Discount
No Match	0.16
No Score	0.16
Exception	0.16
4-589	0.00
590-609	0.04
610-644	0.08
645-679	0.12
680-704	0.16
705-729	0.22
730-764	0.28
765-799	0.32
800-997	0.36

American National General Insurance Company
Auto Passive Restraint Discount

Passive Restraint Discount	Description	Discount
B	Driver Side Only Air Bag	0.20
C	Driver and Passenger Side Air Bag	0.30
D	Driver and Passenger Side Air Bag and Automatic Seat Belts	0.40

American National General Insurance Company
Auto Tri-Line Client (TLC) Discount Factor

Life Rating Class	Description	Factor
A	Preferred Plus Non-Nicotine	0.85
B	All Other	0.90

American National General Insurance Company
Auto Student Away At School Discount Factor

Away At School		Factor
1	Yes	0.70
0	No	1.00

American National General Insurance Company
Auto Named Non-Owned Vehicle Factors

Vehicle Type	NON OWNED
Coverage	
BI	0.50
PD	0.50
MED	0.50
UMBI	0.50
ADD	1.00
UIMBI	0.50
INC LS	1.00

American National General Insurance Company
Auto Non-Owned Vehicles

	Lien Code Description	Non-Owned Car Owned By A Business
Usage	Coverage	
PLEASURE	BI	0.50
	PD	0.50
	MED	0.50
	UMBI	0.50
	UMPD	0.50
	COMP	0.50
	COLL	0.50
	T&L	1.00
	RR	1.00
	ADD	1.00
	UIMBI	0.50
	INC LS	1.00
OTHER	BI	1.00
	PD	1.00
	MED	1.00
	UMBI	1.00
	UMPD	1.00
	COMP	1.00
	COLL	1.00
	T&L	1.00
	RR	1.00
	ADD	1.00
	UIMBI	1.00
	INC LS	1.00

American National General Insurance Company
Auto Endorsement Premiums

Endorsement Number	Premium	Description
SA233	8	Ins For Sound Rec tran repo
SA1222	14	Gap Coverage - Automobiles
SA1299	23	Gap Coverage - Leased Auto
SA1640	34	LV Personal Effects 5000
SA1641	65	LV Personal Effects 10000
SA1642	95	LV Personal Effects 15000
SA1643	123	LV Personal Effects 20000
SA1644	149	LV Personal Effects 25000
SA1645	204	LV Personal Effects 35000
SA1646	281	LV Personal Effects 50000
SA1647	409	LV Personal Effects 75000
SA1648	528	LV Personal Effects 100000
SA1652	26	Full Timer 25/50
SA1654	30	Full Timer 50/100
SA1655	36	Full Timer 100/300
SA1656	38	Full Timer 250/500
SA1657	39	Full Timer 300/500
SA1658	41	Full Timer 500/500

American National General Insurance Company
Replacement Cost Endorsement

Vehicle Type	MOTOR HOME			TRAVEL TRAILER		
ReplacementCost		COMP	COLL		COMP	COLL
1	Yes	1.15	1.15	Yes	1.175	1.175
0	No	1	1	No	1.000	1.000

American National General Insurance Company
Auto Liability Symbol Factors

Coverage Symbol	BI	PD	MED	UMBI	UIMBI
1	0.80	0.80	0.92	0.92	0.92
2	0.90	0.90	1.00	1.00	1.00
3	1.00	1.00	1.00	1.00	1.00
4	1.10	1.10	1.30	1.30	1.30
5	1.20	1.20	1.45	1.45	1.45

American National General Insurance Company
Auto Mounted Camper Unit/Shell Collision Rates

Deductible Actual Cash Value	RatingGroupCode	50	100	200	250	500	1000	2000
0-750	A	6	5	4	3	2	1	1
751-1400	B	7	6	5	4	3	2	2
1401-2200	C	8	7	6	5	4	3	3
2201-3000	D	8	8	7	6	5	4	3
3001-4000	E	9	8	8	7	6	5	4
4001-5000	F	11	9	8	8	7	6	5
5001-6000	G	12	10	9	8	8	7	6
Ea. Additional 1000	H	1	1	1	1	1	1	1

American National General Insurance Company
Auto Mounted Camper Unit/Shell Comprehensive Rates

Deductible Code	RatingGroupCode	ACV	50	100	200	500	1000	2000
Actual Cash Value								
0-750	A	9	8	7	5	4	3	3
751-1400	B	12	9	8	6	5	4	3
1401-2200	C	14	11	10	8	7	5	4
2201-3000	D	17	13	11	8	8	7	6
3001-4000	E	20	16	13	10	8	8	7
4001-5000	F	24	20	17	13	10	9	8
5001-6000	G	31	25	22	17	13	12	10
Ea. Additional 1000	H	7	6	5	4	3	3	3

American National General Insurance Company
Auto TravelStar Aluminum Shell Surcharge Factors

Aluminum Shell		COMP	COLL
Y	Yes	1.275	2.750
N	No	1.000	1.000

American National General Insurance Company
Auto TravelStar Coverage Factors

Coverage	BI	PD	MED	UMBI	UIMBI	UMPD	COMP	COLL
Vehicle Type								
MOTOR HOME	0.350	0.400	0.425	0.425	0.425	0.425	1.300	0.425
CAMPING TRAILER							1.210	0.380
TRAVEL TRAILER							1.425	0.450

American National General Insurance Company
Auto TravelStar Cost New Factors

Vehicle Type	MOTOR HOME COMP	COLL	TRAVEL TRAILER COMP	COLL	CAMPING TRAILER COMP	COLL	
Coverage Cost New							
1-5000	0.482	0.664	0.300	0.600	0.300	0.600	
5001-25000	0.094	0.047	0.060	0.040	0.060	0.040	Each Additional 1,000
25001-40000	0.041	0.020	0.055	0.035	0.055	0.035	Each Additional 1,000
40001 And Over	0.026	0.016	0.040	0.020	0.040	0.020	Each Additional 1,000

American National General Insurance Company
Auto Utility Trailer Collision Rates

Deductible	50	100	200	250	500	1000
Actual Cash Value						
0-750	7	6	5	4		
751-1500	8	7	6	5	4	3
1501-2250	8	8	7	6	5	4
2251-3000	10	8	8	7	6	5
3001-4500	11	9	8	8	7	6
4501-6000	12	10	9	8	8	7
6001-7500	15	13	12	10	9	8
7501-9000	16	14	13	12	11	9
9001-11000	17	15	14	13	12	11
11001-13000	19	16	15	14	13	12
13001-15000	26	23	21	19	18	17
15001-17000	27	23	23	21	19	18
17001-19000	33	28	26	24	23	22
19001-21000	36	30	28	26	25	23
Ea. Additional 2000	2	2	2	2	2	1

American National General Insurance Company
Auto Utility Trailer Comprehensive Rates

Deductible Actual Cash Value	ACV	50	100	200	500	1000
0-750	21	17	13	10		
751-1500	23	19	15	12	10	8
1501-2250	25	21	17	14	11	10
2251-3000	29	23	21	16	13	12
3001-4500	32	26	23	17	14	13
4501-6000	41	34	29	23	18	16
6001-7500	53	43	37	28	23	21
7501-9000	64	53	45	35	28	25
9001-11000	77	63	53	41	34	30
11001-13000	88	72	61	48	38	35
13001-15000	105	86	73	57	46	41
15001-17000	123	100	85	67	53	48
17001-19000	144	117	99	78	62	56
19001-21000	163	134	114	88	71	65
Ea. Additional 2000	21	17	14	11	9	8

American National General Insurance Company
Auto Multi-CHROME Discount Factors

Number of CHROME's with BI

1	1.00
2	0.75
3	0.65
4	0.59
5	0.54
6	0.50
7	0.46
8	0.43
9	0.40
10	0.37
11	0.34
12	0.32
13	0.30
14	0.28
15	0.26
16	0.25
17	0.24
18	0.23
19	0.22
20	0.21
21	0.20
22	0.20
23	0.19
24	0.18
25	0.18
26	0.17
27	0.17
28	0.16
29	0.16
30	0.16
31 or More	0.15

American National General Insurance Company
Auto CHROME Factors

Vehicle Type	Coverage Miles	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	OTHER
CLASSIC	0-2499	0.10	0.10	0.10	0.72	0.22	0.15	0.15	0.35	0.50
	2500-10000	0.14	0.14	0.14	0.72	0.24	0.15	0.15	0.35	0.50
HOT/STREET ROD	0-2499	0.15	0.15	0.15	0.72	0.27	0.20	0.20	0.40	0.50
	2500-10000	0.19	0.19	0.19	0.72	0.28	0.20	0.20	0.40	0.50
REPLICA/KIT	0-2499	0.65	0.65	0.65	0.95	0.42	0.50	0.50	0.58	0.75
	2500-10000	0.73	0.73	0.73	0.95	0.44	0.50	0.50	0.58	0.75
ORIGINAL	0-2499	0.10	0.10	0.10	0.72	0.22	0.15	0.15	0.35	0.50
	2500-10000	0.14	0.14	0.14	0.72	0.24	0.15	0.15	0.35	0.50
MODIFIED/CUSTOM	0-2499	0.15	0.15	0.15	0.72	0.27	0.20	0.20	0.40	0.50
	2500-10000	0.19	0.19	0.19	0.72	0.28	0.20	0.20	0.40	0.50
EXOTIC	0-2499	0.75	0.75	0.75	0.95	0.73	0.70	0.70	0.58	0.75
	2500-10000	0.85	0.85	0.85	0.95	0.78	0.70	0.70	0.58	0.75

American National General Insurance Company
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American National General Insurance Company
Motorcycle Base Rates

Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
Territory												
1	288	173	55	40	225	20	38	9	7	17	16	24
2	228	162	48	35	196	20	40	9	7	17	16	24
4	320	212	80	67	347	20	40	8	7	17	16	24
5	267	161	64	63	215	19	40	8	7	17	16	24
6	243	145	52	43	186	19	38	8	7	17	16	24
7	267	149	75	72	264	20	40	8	7	17	16	24
8	332	212	86	56	242	20	42	9	7	17	16	24
9	281	153	71	79	198	18	38	8	7	17	16	24
10	196	124	44	44	143	18	37	8	7	17	16	24
11	221	158	66	42	220	17	38	8	7	17	16	24
12	332	212	74	91	342	19	42	8	7	17	16	24
13	202	107	58	64	231	18	37	8	7	17	16	24
14	408	199	94	79	342	20	42	8	7	17	16	24
15	185	132	51	35	189	17	37	8	7	17	16	24
16	185	98	46	49	198	18	37	8	7	17	16	24
17	307	158	75	60	209	19	40	9	7	17	16	24
99	191	124	49	45	189	17	37	8	7	17	16	24

American National General Insurance Company
Motorcycle Limit Factors Bodily Injury
(Limits in Thousands)

Limit Code	Limit	Factor
D	25/50	0.90
E	50/100	0.95
G	100/300	1.00
H	250/500	1.17
I	300/500	1.19
L	500/500	1.23
P	500/1000	1.27
M	1000/1000	1.35

American National General Insurance Company
Motorcycle Limit Factors Property Damage

Limit Code	Limit	Factor
D	25,000	0.92
F	50,000	0.94
G	100,000	1.00
I	250,000	1.05
H	300,000	1.10
P	500,000	1.15
Q	1,000,000	1.25

American National General Insurance Company
Motorcycle Limit Factors Medical Payments

Limit Code	Limit	Factor
B	1,000	0.80
E	5,000	1.00

American National General Insurance Company
Motorcycle Limit Factors Uninsured Motorist Bodily Injury
(Limits in Thousands)

Limit Code	Limit	Factor
D	25/50	0.73
E	50/100	0.89
G	100/300	1.00
H	250/500	1.10
I	300/500	1.15
L	500/500	1.25
P	500/1000	1.30
M	1000/1000	1.40

American National General Insurance Company
Motorcycle Limit Factors Underinsured Motorist Bodily Injury
(Limits in Thousands)

Limit Code	Limit	Factor
D	25/50	0.52
E	50/100	0.67
G	100/300	1.00
H	250/500	1.80
I	300/500	1.90
L	500/500	2.10
P	500/1000	2.25
M	1000/1000	2.60

American National General Insurance Company
Motorcycle Limit Factors Uninsured Motorist Property Damage

Limit Code	Limit	Factor
D	25,000	1.00
F	50,000	1.35
G	100,000	1.60

American National General Insurance Company
Motorcycle Limit Factors Towing and Labor

Limit Code	Limit	Factor
G	50	1.00

American National General Insurance Company
Motorcycle Limit Factors Rental Reimbursement

Limit Code	Limit	Factor
G	40	1.00

American National General Insurance Company
Motorcycle Limit Factors Income Loss

Limit Code	Limit	Factor
A	70%	1.00

American National General Insurance Company
Motorcycle Model Year Factors

Model Year	COMP	COLL
0-1998	0.72	0.54
1999	0.74	0.57
2000	0.76	0.60
2001	0.78	0.64
2002	0.81	0.68
2003	0.84	0.73
2004	0.87	0.78
2005	0.90	0.83
2006	0.93	0.88
2007	0.96	0.94
2008	1.00	1.00
2009	1.05	1.05
Ea. Additional 1	0.05	0.05

American National General Insurance Company
Motorcycle Physical Damage Symbol Factors

Symbol	COMP	COLL
1	0.28	0.44
2	0.28	0.44
3	0.28	0.44
4	0.34	0.50
5	0.41	0.56
6	0.55	0.64
7	0.70	0.76
8	0.85	0.88
10	1.00	1.00
11	1.20	1.15
12	1.40	1.24
13	1.55	1.33
14	1.65	1.39
15	1.70	1.45
16	1.04	1.03
17	1.08	1.06
18	1.12	1.09
19	1.16	1.12
20	1.20	1.15
21	1.24	1.18
22	1.28	1.21
23	1.32	1.24
24	1.36	1.27
25	1.40	1.30
Ea. Additional 1	0.04	0.03

To determine the appropriate Comprehensive or Collision premium for the symbols above 15, multiply the Symbol 15 premiums by the factor which corresponds to the appropriate symbol shown, based on the cost new value of the automobile.

American National General Insurance Company
Motorcycle Deductible Factors Comprehensive

Deductible Code	Limit	Factor
A	ACV	2.44
B	50	2.05
C	100	1.80
F	200	1.30
I	500	1.00
L	1,000	0.80
N	2,000	0.68

American National General Insurance Company
Motorcycle Deductible Factors Collision

Deductible Code	Limit	Factor
B	50	1.47
C	100	1.35
E	200	1.23
F	250	1.19
G	500	1.00
K	1,000	0.66
N	2,000	0.55

American National General Insurance Company
Motorcycle Class Factors

Coverage Class Code	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD
MM	0.45	0.27	1.51	0.84	0.74	3.38	3.38	1.05
MP	0.45	0.27	1.51	0.84	0.74	3.38	3.38	1.05
NM	0.50	0.30	1.62	0.98	0.82	3.80	3.80	1.18
NP	0.50	0.30	1.62	0.98	0.82	3.80	3.80	1.18
PM	0.60	0.34	1.78	1.25	1.06	4.18	4.18	1.30
PP	0.60	0.34	1.78	1.25	1.06	4.18	4.18	1.30
UM	0.60	0.34	1.78	1.25	1.06	4.18	4.18	1.30
UP	0.60	0.34	1.78	1.25	1.06	4.18	4.18	1.30
QM	0.89	0.56	2.69	1.66	1.72	4.75	4.75	1.47
QP	0.89	0.56	2.69	1.66	1.72	4.75	4.75	1.47
TM	0.93	0.56	2.85	1.66	1.72	4.75	4.75	1.47
TP	0.93	0.56	2.85	1.66	1.72	4.75	4.75	1.47
RM	1.52	0.99	4.39	2.82	3.11	5.13	5.13	1.59
RP	1.52	0.99	4.39	2.82	3.11	5.13	5.13	1.59
SM	1.88	1.27	5.54	3.70	4.31	5.13	5.13	1.59
SP	1.88	1.27	5.54	3.70	4.31	5.13	5.13	1.59
MN	0.49	0.29	1.66	0.93	0.79	3.72	3.72	1.10
MQ	0.49	0.29	1.66	0.93	0.79	3.72	3.72	1.10
NN	0.55	0.32	1.78	1.08	0.87	4.18	4.18	1.24
NQ	0.55	0.32	1.78	1.08	0.87	4.18	4.18	1.24
PN	0.66	0.37	1.96	1.37	1.11	4.59	4.59	1.37
PQ	0.66	0.37	1.96	1.37	1.11	4.59	4.59	1.37
UN	0.66	0.37	1.96	1.37	1.11	4.59	4.59	1.37
UQ	0.66	0.37	1.96	1.37	1.11	4.59	4.59	1.37
QN	0.98	0.60	2.96	1.84	1.82	5.23	5.23	1.55
QQ	0.98	0.60	2.96	1.84	1.82	5.23	5.23	1.55
TN	1.03	0.60	3.13	1.84	1.82	5.23	5.23	1.55
TQ	1.03	0.60	3.13	1.84	1.82	5.23	5.23	1.55
RN	1.68	1.06	4.82	3.11	3.30	5.64	5.64	1.67
RQ	1.68	1.06	4.82	3.11	3.30	5.64	5.64	1.67
SN	2.07	1.36	6.09	4.07	4.57	5.64	5.64	1.67
SQ	2.07	1.36	6.09	4.07	4.57	5.64	5.64	1.67

American National General Insurance Company
Excess Motorcycle Discount Factor

ExcessVehicle		Factor
1	Yes	0.85
0	No	1.00

American National General Insurance Company
Motorcycle Secondary Classification Rating Factors

Points

0	0.85
1	1.00
2	1.10
3	1.20
4	1.30
5	1.39
6	1.48
7	1.57
8	1.66
9	1.75
10	1.90
[eachadd] 1	0.15

American National General Insurance Company
Motorcycle Benefits Xpress Discount Factor

BenefitsXpress Discount		Factor
1	Yes	0.90
0	No	1.00

American National General Insurance Company
Multi-Cycle Discount Factor

MultiCycle		Factor
1	Yes	0.85
0	No	1.00

American National General Insurance Company
Motorcycle Defensive Driver Discount Factor

DefensiveDriverDiscount		Discount
1	Yes	0.05
0	No	

American National General Insurance Company
Motorcycle Multi-Line Discount Factor

Code	Description	Factor
4	Motorcycle - Auto	0.95
5	Motorcycle - Home	0.95
6	Motorcycle - Auto - Life	0.90
7	Motorcycle - Home - Life	0.90
8	Motorcycle - Auto - Home	0.80
9	Motorcycle - Auto - Home - Life	0.80
H	Motorcycle - Auto	0.95
I	Motorcycle - Home	0.95
J	Motorcycle - Auto - Life	0.90
K	Motorcycle - Home - Life	0.90
L	Motorcycle - Auto - Home	0.80
M	Motorcycle - Auto - Home - Life	0.80

American National General Insurance Company
Preferred Motorcycle Customer Plus (PMC+) Part A Discount

New Business

Age	Years	Discount
Under 21	0-1	0.00
Excluding Married Females	1-2	0.13
	3-5	0.25
	6 Or More	0.25
21-24	0-1	0.00
Excluding Married Females	1-2	0.13
	3-5	0.20
	6 Or More	0.25
25 and Over	0-1	0.00
All Married Females	1-2	0.07
	3-5	0.10
	6 Or More	0.18

Renewal Business

Age	Years	Discount
Under 21	0-.5	0.00
Excluding Married Females	.5-2	0.13
	3-5	0.25
	6 Or More	0.25
21-24	0-.5	0.00
Excluding Married Females	.5-2	0.13
	3-5	0.20
	6 Or More	0.25
25 and Over	0-.5	0.00
All Married Females	.5-2	0.07
	3-5	0.10
	6 Or More	0.18

American National General Insurance Company
Preferred Motorcycle Customer Plus (PMC+) Part B Discount

Risk Score	Discount
No Match	0.16
No Score	0.16
Exception	0.16
4-589	0.00
590-609	0.04
610-644	0.08
645-679	0.12
680-704	0.16
705-729	0.22
730-764	0.28
765-799	0.32
800-997	0.36

American National General Insurance Company
Motorcycle Rider Group Discount Factor

RiderGroup		Factor
1	Yes	0.75
0	No	1.00

American National General Insurance Company
Motorcycle Safe Cycle Discount Factor

SafeCycle		Factor
1	Yes	0.90
0	No	1.00

American National General Insurance Company
Motorcycle Student Away At School Discount

Away At School		Factor
1	Yes	0.70
0	No	1.00

American National General Insurance Company
Motorcycle Endorsement Premiums

Endorsement Number	Premium	Description
SA1226	28	Gap Coverage - Motorcycles
SA1391	23	Original Parts Endorsement
SA1397	36	Inc Lim-Cycle Accessories 4000
SA1398	68	Inc Lim-Cycle Accessories 5000
SA1399	111	Inc Lim-Cycle Accessories 7000
SA1400	132	Inc Lim-Cycle Accessories 9000
SA1401	171	Inc Lim-Cycle Accessory 12000
SA1402	228	Inc Lim-Cycle Accessory 15000
SA1403	321	Inc Lim-Cycle Accessory 20000

American National General Insurance Company
Motorcycle Engine Factors

Coverage Displacement	Rating Group	BI	PD	MED	COMP	COLL
0-100	A	0.71	0.56	2.83	1.04	0.60
101-200	B	0.80	0.64	2.86	1.12	0.83
201-300	C	0.85	0.72	2.89	1.28	1.05
301-450	D	0.90	0.76	2.92	1.44	1.28
451-600	E	1.00	0.80	2.98	1.60	1.50
601-750	F	1.10	0.88	3.04	1.68	1.58
751-900	G	1.15	0.92	3.07	1.73	1.65
901-1000	H	1.20	0.96	3.10	1.76	1.76
1001-10000	I	1.50	1.00	3.16	1.73	1.73

Coverage	Rating Group	BI	PD	MED	COMP	COLL
	Vintage	0.35	0.35	0.35	0.72	0.41

American National General Insurance Company
Motorcycle Model Group

Coverage RatingGroup	Rating Group Code	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD
Harley-Davidson XL	01	0.80	0.92	0.98	0.90	0.80	0.84	0.84	0.84
Harley-Davidson Cruiser FX VR	02	1.16	1.08	1.17	1.24	0.96	1.12	1.12	1.06
Harley-Davidson Tour FL	03	1.28	1.19	1.03	1.04	0.98	1.24	1.24	1.24
Cruiser	04	0.63	0.76	0.84	0.53	0.82	0.75	0.75	0.71
Tour	05	1.03	1.12	1.03	0.59	0.92	0.96	0.96	0.96
Sport Tour	06	1.03	0.95	1.03	0.74	0.98	0.96	0.96	0.96
Standard	07	0.71	0.74	0.84	0.85	0.68	0.50	0.50	0.50
Sport	08	0.99	1.02	1.11	1.10	1.47	1.00	1.00	1.00
Super Sport	09	1.56	1.54	1.40	2.54	2.80	1.33	1.33	1.32
High Performance	10	1.16	0.93	1.24	1.00	1.19	1.18	1.18	1.18
Dual	11	0.56	0.62	0.84	1.14	0.82	0.47	0.47	0.47
Scooter/Moped	12	0.64	0.66	0.70	1.73	0.68	0.52	0.52	0.52
Trikes	13	0.82	0.71	0.79	0.54	0.78	0.85	0.85	0.85
Limited Production	14	1.11	1.15	1.31	1.23	1.17	1.00	1.00	1.00
Homemade/Kit/Custom	15	1.24	1.32	1.31	5.91	1.17	1.00	1.00	1.00

American National General Insurance Company
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American National General Insurance Company
RV Base Rates Bodily Injury/Property Damage Limit 100,000/300,000/100,000

Vehicle Type	TRAILBIKE,MINIBIKE,ATV,DUNE BUGGY,SNOWMOBILE		GOLFMOBILE	
Coverage	BI	PD	BI	PD
CC				
0-300	10	6	12	7
301-600	16	8	18	10
601-10000	22	11	24	13

American National General Insurance Company
RV Base Rates Medical Payments

Vehicle Type	TRAILBIKE,MINIBIKE,ATV,DUNE GOLFMOBILE BUGGY,SNOWMOBILE	
Limit		
5,000	27	14

American National General Insurance Company
RV Base Rates Uninsured Motorist Bodily Injury Limit 100,000/300,000

Vehicle Type	
TRAILBIKE,MINIBIKE,ATV,DUNE	51
BUGGY,SNOWMOBILE	
GOLFMOBILE	51

American National General Insurance Company
RV Base Rates Underinsured Motorist Bodily Injury Limit 100,000/300,000

Vehicle Type	
TRAILBIKE,MINIBIKE,ATV,DUNE	70
BUGGY,SNOWMOBILE	
GOLFMOBILE	70

American National General Insurance Company
RV Base Rates Comprehensive

Vehicle Type	TRAILBIKE,MINIBIKE,ATV,DUNE BUGGY					SNOWMOBILE				
Deductible	50	100	200	500	1000	50	100	200	500	1000
Actual Cash Value										
0-500	20	17	13			9	8	7		
501-750	22	19	14	11		13	11	8	8	
751-1000	28	23	19	15		17	14	11	8	
1001-1250	36	30	23	19	17	21	17	14	10	9
1251-1500	42	36	28	23	20	24	21	16	13	11
1501-1750	51	43	34	27	24	28	23	19	15	13
1751-2000	59	50	38	31	28	32	26	22	17	15
2001-2500	69	59	46	37	33	36	31	23	20	17
2501-3000	85	72	56	45	40	41	35	27	22	20
3001-3500	99	84	66	53	47	48	40	32	25	23
3501-4000	115	98	76	60	54	55	47	37	29	26
4001-4500	130	111	86	68	62	63	53	41	33	30
4501-5000	146	124	97	77	69	71	60	47	38	34
Ea.	29	24	19	15	14	14	12	9	8	7
Additional 1000										

Golfmobiles are 30% of Snowmobiles.

American National General Insurance Company
RV Base Rates Collision

Vehicle Type	TRAILBIKE,MINIBIKE,ATV,DUNE BUGGY					SNOWMOBILE				
Deductible	50	100	200	500	1000	50	100	200	500	1000
Actual Cash Value										
0-500	8	8	7			8	6	5		
501-750	10	9	8	8		9	8	7	5	
751-1000	12	11	9	8		11	9	8	7	
1001-1250	14	13	12	11	10	13	11	10	9	5
1251-1500	18	16	15	14	12	15	13	12	11	7
1501-1750	20	18	17	16	13	17	15	14	13	9
1751-2000	23	21	20	19	16	19	17	16	15	11
2001-2500	28	25	23	23	19	21	19	18	17	13
2501-3000	34	31	30	27	23	23	21	20	18	15
3001-3500	40	37	36	33	27	25	23	22	20	17
3501-4000	47	42	41	38	32	26	24	23	23	18
4001-4500	53	48	47	42	36	28	26	24	23	20
4501-5000	59	53	53	48	40	31	28	26	25	23
Ea.	11	10	10	9	8	6	5	4	4	3
Additional 1000										

Golfmobiles are 30% of Snowmobiles.

American National General Insurance Company
RV Limit Factors Bodily Injury
(Limits in Thousands)

Limit Code	Limit	Factor
D	25/50	0.90
E	50/100	0.95
G	100/300	1.00
H	250/500	1.17
I	300/500	1.19
L	500/500	1.23
P	500/1000	1.27
M	1000/1000	1.35

American National General Insurance Company
RV Limit Factors Property Damage

Limit Code	Limit	Factor
D	25,000	0.92
F	50,000	0.94
G	100,000	1.00
I	250,000	1.05
H	300,000	1.10
P	500,000	1.15
Q	1,000,000	1.25

American National General Insurance Company
RV Limit Factors Uninsured Motorist Bodily Injury
(Limits in Thousands)

Limit Code	Limit	Factor
D	25/50	0.73
E	50/100	0.89
G	100/300	1.00
H	250/500	1.10
I	300/500	1.15
L	500/500	1.25
P	500/1000	1.30
M	1000/1000	1.40

American National General Insurance Company
RV Limit Factors Underinsured Motorist Bodily Injury
(Limits in Thousands)

Limit Code	Limit	Factor
D	25/50	0.52
E	50/100	0.67
G	100/300	1.00
H	250/500	1.80
I	300/500	1.90
L	500/500	2.10
P	500/1000	2.25
M	1000/1000	2.60

**AMERICAN NATIONAL PROPERTY AND CASUALTY INSURANCE COMPANY
AMERICAN NATIONAL GENERAL INSURANCE COMPANY
ALL STATES EXCEPT TEXAS, PENNSYLVANIA, MONTANA, AND CALIFORNIA
CLASS CODE EXPLANATION
Digits 1-2**

**PRIVATE PASSENGER AUTOMOBILE CLASSIFICATION DESCRIPTION
MOTOR HOME, CAMPING TRAILER, TRAVEL TRAILER CLASSIFICATION DESCRIPTION**

AGE, ANNUAL MILEAGE, AND VEHICLE USAGE NON-YOUTHFUL RATED OPERATOR CLASSIFICATIONS	Digit 1	Digit 2
Age 75 and over, pleasure use, less than 7,500 annual miles	9	V
Age 75 and over, pleasure use, 7,500 or more annual miles	9	W
Age 75 and over, work less than 10, less than 7,500 annual miles	9	X
Age 75 and over, work less than 10, 7,500 or more annual miles	9	Y
Age 75 and over, work 10 or more	9	Z
Age 75 and over, business use, less than 7,500 annual miles	9	6
Age 75 and over, business use, 7,500 or more annual miles	9	7
Age 75 and over, farm use, less than 7,500 annual miles	9	8
Age 75 and over, farm use, 7,500 or more annual miles	9	9
Age 70 to 74, pleasure use, less than 7,500 annual miles	8	V
Age 70 to 74, pleasure use, 7,500 or more annual miles	8	W
Age 70 to 74, work less than 10, less than 7,500 annual miles	8	X
Age 70 to 74, work less than 10, 7,500 or more annual miles	8	Y
Age 70 to 74, work 10 or more	8	Z
Age 70 to 74, business use, less than 7,500 annual miles	8	6
Age 70 to 74, business use, 7,500 or more annual miles	8	7
Age 70 to 74, farm use, less than 7,500 annual miles	8	8
Age 70 to 74, farm use, 7,500 or more annual miles	8	9
Age 65 to 69, pleasure use, less than 7,500 annual miles	7	V
Age 65 to 69, pleasure use, 7,500 or more annual miles	7	W
Age 65 to 69, work less than 10, less than 7,500 annual miles	7	X
Age 65 to 69, work less than 10, 7,500 or more annual miles	7	Y
Age 65 to 69, work 10 or more	7	Z
Age 65 to 69, business use, less than 7,500 annual miles	7	6
Age 65 to 69, business use, 7,500 or more annual miles	7	7
Age 65 to 69, farm use, less than 7,500 annual miles	7	8
Age 65 to 69, farm use, 7,500 or more annual miles	7	9
Age 45 to 64, pleasure use, less than 7,500 annual miles	6	V
Age 45 to 64, pleasure use, 7,500 or more annual miles	6	W
Age 45 to 64, work less than 10, less than 7,500 annual miles	6	X
Age 45 to 64, work less than 10, 7,500 or more annual miles	6	Y
Age 45 to 64, work 10 or more	6	Z
Age 45 to 64, business use, less than 7,500 annual miles	6	6
Age 45 to 64, business use, 7,500 or more annual miles	6	7
Age 45 to 64, farm use, less than 7,500 annual miles	6	8
Age 45 to 64, farm use, 7,500 or more annual miles	6	9
All others, No Youthful Operators, pleasure use, less than 7,500 annual miles	5	V
All others, No Youthful Operators, pleasure use, 7,500 or more annual miles	5	W
All others, No Youthful Operators, work less than 10, less than 7,500 annual miles	5	X
All others, No Youthful Operators, work less than 10, 7,500 or more annual miles	5	Y
All others, No Youthful Operators, work 10 or more	5	Z
All others, No Youthful Operators, business use, less than 7,500 annual miles	5	6
All others, No Youthful Operators, business use, 7,500 or more annual miles	5	7
All others, No Youthful Operators, farm use, less than 7,500 annual miles	5	8
All others, No Youthful Operators, farm use, 7,500 or more annual miles	5	9

YOUTHFUL OPERATORS

	Digit 1	Digit 2
Unmarried Female, Not Owner or Principal Operator, Age Under 17 years, without Good Student, without Driver Training Pleasure Use	A	V
Work or Business Use	A	W
Farm Use	A	X
Unmarried Female, Not Owner or Principal Operator, Age Under 17 years, without Good Student, with Driver Training Pleasure Use	A	Y
Work or Business Use	A	Z
Farm Use	A	6
Unmarried Female, Not Owner or Principal Operator, Age Under 17 years, with Good Student, without Driver Training Pleasure Use	A	7
Work or Business Use	A	8
Unmarried Female, Not Owner or Principal Operator, Age Under 17 years, with Good Student, with Driver Training Pleasure Use	A	9
Work or Business Use	A	0
Unmarried Female, Not Owner or Principal Operator, Age 17 years, without Good Student, without Driver Training Pleasure Use	B	V
Work or Business Use	B	W
Farm Use	B	X
Unmarried Female, Not Owner or Principal Operator, Age 17 years, without Good Student, with Driver Training Pleasure Use	B	Y
Work or Business Use	B	Z
Farm Use	B	6
Unmarried Female, Not Owner or Principal Operator, Age 17 years, with Good Student, without Driver Training Pleasure Use	B	7
Work or Business Use	B	8
Unmarried Female, Not Owner or Principal Operator, Age 17 years, with Good Student, with Driver Training Pleasure Use	B	9
Work or Business Use	B	0
Unmarried Female, Not Owner or Principal Operator, Age 18 years, without Good Student, without Driver Training Pleasure Use	C	V
Work or Business Use	C	W
Farm Use	C	X
Unmarried Female, Not Owner or Principal Operator, Age 18 years, without Good Student, with Driver Training Pleasure Use	C	Y
Work or Business Use	C	Z
Farm Use	C	6
Unmarried Female, Not Owner or Principal Operator, Age 18 years, with Good Student, without Driver Training Pleasure Use	C	7
Work or Business Use	C	8
Unmarried Female, Not Owner or Principal Operator, Age 18 years, with Good Student, with Driver Training Pleasure Use	C	9
Work or Business Use	C	0
Unmarried Female, Not Owner or Principal Operator, Age 19 to 20 years, without Good Student, without Driver Training Pleasure Use	D	V
Work or Business Use	D	W
Farm Use	D	X

	Digit 1	Digit 2
Unmarried Female, Not Owner or Principal Operator, Age 19 to 20 years, without Good Student, with Driver Training Pleasure Use	D	Y
Work or Business Use	D	Z
Farm Use	D	6
Unmarried Female, Not Owner or Principal Operator, Age 19 to 20 years, with Good Student, without Driver Training Pleasure Use	D	7
Work or Business Use	D	8
Unmarried Female, Not Owner or Principal Operator, Age 19 to 20 years, with Good Student, with Driver Training Pleasure Use	D	9
Work or Business Use	D	0
Unmarried Female, Not Owner or Principal Operator, Age 21 to 22 years, without Good Student, without Driver Training Pleasure Use	E	V
Work or Business Use	E	W
Farm Use	E	X
Unmarried Female, Not Owner or Principal Operator, Age 21 to 22 years, with Good Student, without Driver Training Pleasure Use	E	7
Work or Business Use	E	8
Unmarried Female, Not Owner or Principal Operator, Age 23 to 24 years, without Good Student, without Driver Training Pleasure Use	F	V
Work or Business Use	F	W
Farm Use	F	X
Unmarried Female, Not Owner or Principal Operator, Age 23 to 24 years, with Good Student, without Driver Training Pleasure Use	F	7
Work or Business Use	F	8
Unmarried Female, Owner or Principal Operator, Age Under 17 years, without Good Student, without Driver Training Pleasure Use	G	V
Work or Business Use	G	W
Farm Use	G	X
Unmarried Female, Owner or Principal Operator, Age Under 17 years, without Good Student, with Driver Training Pleasure Use	G	Y
Work or Business Use	G	Z
Farm Use	G	6
Unmarried Female, Owner or Principal Operator, Age Under 17 years, with Good Student, without Driver Training Pleasure Use	G	7
Work or Business Use	G	8
Unmarried Female, Owner or Principal Operator, Age Under 17 years, with Good Student, with Driver Training Pleasure Use	G	9
Work or Business Use	G	0
Unmarried Female, Owner or Principal Operator, Age 17 years, without Good Student, without Driver Training Pleasure Use	H	V
Work or Business Use	H	W
Farm Use	H	X
Unmarried Female, Owner or Principal Operator, Age 17 years, without Good Student, with Driver Training Pleasure Use	H	Y
Work or Business Use	H	Z
Farm Use	H	6

	Digit 1	Digit 2
Unmarried Female, Owner or Principal Operator, Age 17 years, with Good Student, without Driver Training Pleasure Use	H	7
Work or Business Use	H	8
Unmarried Female, Owner or Principal Operator, Age 17 years, with Good Student, with Driver Training Pleasure Use	H	9
Work or Business Use	H	0
Unmarried Female, Owner or Principal Operator, Age 18 years, without Good Student, without Driver Training Pleasure Use	I	V
Work or Business Use	I	W
Farm Use	I	X
Unmarried Female, Owner or Principal Operator, Age 18 years, without Good Student, with Driver Training Pleasure Use	I	Y
Work or Business Use	I	Z
Farm Use	I	6
Unmarried Female, Owner or Principal Operator, Age 18 years, with Good Student, without Driver Training Pleasure Use	I	7
Work or Business Use	I	8
Unmarried Female, Owner or Principal Operator, Age 18 years, with Good Student, with Driver Training Pleasure Use	I	9
Work or Business Use	I	0
Unmarried Female, Owner or Principal Operator, Age 19 to 20 years, without Good Student, without Driver Training Pleasure Use	J	V
Work or Business Use	J	W
Farm Use	J	X
Unmarried Female, Owner or Principal Operator, Age 19 to 20 years, without Good Student, with Driver Training Pleasure Use	J	Y
Work or Business Use	J	Z
Farm Use	J	6
Unmarried Female, Owner or Principal Operator, Age 19 to 20 years, with Good Student, without Driver Training Pleasure Use	J	7
Work or Business Use	J	8
Unmarried Female, Owner or Principal Operator, Age 19 to 20 years, with Good Student, with Driver Training Pleasure Use	J	9
Work or Business Use	J	0
Unmarried Female, Owner or Principal Operator, Age 21 to 22 years, without Good Student, without Driver Training Pleasure Use	K	V
Work or Business Use	K	W
Farm Use	K	X
Unmarried Female, Owner or Principal Operator, Age 21 to 22 years, with Good Student, without Driver Training Pleasure Use	K	7
Work or Business Use	K	8
Unmarried Female, Owner or Principal Operator, Age 23 to 24 years, without Good Student, without Driver Training Pleasure Use	L	V
Work or Business Use	L	W
Farm Use	L	X

	Digit 1	Digit 2
Unmarried Female, Owner or Principal Operator, Age 23 to 24 years, with Good Student, without Driver Training Pleasure Use	L	7
Work or Business Use	L	8
Unmarried Male, Not Owner or Principal Operator, Age Under 17 years, without Good Student, without Driver Training Pleasure Use	M	V
Work or Business Use	M	W
Farm Use	M	X
Unmarried Male, Not Owner or Principal Operator, Age Under 17 years, without Good Student, with Driver Training Pleasure Use	M	Y
Work or Business Use	M	Z
Farm Use	M	6
Unmarried Male, Not Owner or Principal Operator, Age Under 17 years, with Good Student, without Driver Training Pleasure Use	M	7
Work or Business Use	M	8
Unmarried Male, Not Owner or Principal Operator, Age Under 17 years, with Good Student, with Driver Training Pleasure Use	M	9
Work or Business Use	M	0
Unmarried Male, Not Owner or Principal Operator, Age 17 years, without Good Student, without Driver Training Pleasure Use	N	V
Work or Business Use	N	W
Farm Use	N	X
Unmarried Male, Not Owner or Principal Operator, Age 17 years, without Good Student, with Driver Training Pleasure Use	N	Y
Work or Business Use	N	Z
Farm Use	N	6
Unmarried Male, Not Owner or Principal Operator, Age 17 years, with Good Student, without Driver Training Pleasure Use	N	7
Work or Business Use	N	8
Unmarried Male, Not Owner or Principal Operator, Age 17 years, with Good Student, with Driver Training Pleasure Use	N	9
Work or Business Use	N	0
Unmarried Male, Not Owner or Principal Operator, Age 18 years, without Good Student, without Driver Training Pleasure Use	O	V
Work or Business Use	O	W
Farm Use	O	X
Unmarried Male, Not Owner or Principal Operator, Age 18 years, without Good Student, with Driver Training Pleasure Use	O	Y
Work or Business Use	O	Z
Farm Use	O	6
Unmarried Male, Not Owner or Principal Operator, Age 18 years, with Good Student, without Driver Training Pleasure Use	O	7
Work or Business Use	O	8
Unmarried Male, Not Owner or Principal Operator, Age 18 years, with Good Student, with Driver Training Pleasure Use	O	9
Work or Business Use	O	0

	Digit 1	Digit 2
Unmarried Male, Not Owner or Principal Operator, Age 19 to 20 years, without Good Student, without Driver Training Pleasure Use	P	V
Work or Business Use	P	W
Farm Use	P	X
Unmarried Male, Not Owner or Principal Operator, Age 19 to 20 years, without Good Student, with Driver Training Pleasure Use	P	Y
Work or Business Use	P	Z
Farm Use	P	6
Unmarried Male, Not Owner or Principal Operator, Age 19 to 20 years, with Good Student, without Driver Training Pleasure Use	P	7
Work or Business Use	P	8
Unmarried Male, Not Owner or Principal Operator, Age 19 to 20 years, with Good Student, with Driver Training Pleasure Use	P	9
Work or Business Use	P	0
Unmarried Male, Not Owner or Principal Operator, Age 21 to 22 years, without Good Student, without Driver Training Pleasure Use	Q	V
Work or Business Use	Q	W
Farm Use	Q	X
Unmarried Male, Not Owner or Principal Operator, Age 21 to 22 years, with Good Student, without Driver Training Pleasure Use	Q	7
Work or Business Use	Q	8
Unmarried Male, Not Owner or Principal Operator, Age 23 to 24 years, without Good Student, without Driver Training Pleasure Use	R	V
Work or Business Use	R	W
Farm Use	R	X
Unmarried Male, Not Owner or Principal Operator, Age 23 to 24 years, with Good Student, without Driver Training Pleasure Use	R	7
Work or Business Use	R	8
Unmarried Male, Owner or Principal Operator, Age Under 17 years, without Good Student, without Driver Training Pleasure Use	S	V
Work or Business Use	S	W
Farm Use	S	X
Unmarried Male, Owner or Principal Operator, Age Under 17 years, without Good Student, with Driver Training Pleasure Use	S	Y
Work or Business Use	S	Z
Farm Use	S	6
Unmarried Male, Owner or Principal Operator, Age Under 17 years, with Good Student, without Driver Training Pleasure Use	S	7
Work or Business Use	S	8
Unmarried Male, Owner or Principal Operator, Age Under 17 years, with Good Student, with Driver Training Pleasure Use	S	9
Work or Business Use	S	0
Unmarried Male, Owner or Principal Operator, Age 17 years, without Good Student, without Driver Training Pleasure Use	T	V
Work or Business Use	T	W
Farm Use	T	X

	Digit 1	Digit 2
Unmarried Male, Owner or Principal Operator, Age 17 years, without Good Student, with Driver Training Pleasure Use	T	Y
Work or Business Use	T	Z
Farm Use	T	6
Unmarried Male, Owner or Principal Operator, Age 17 years, with Good Student, without Driver Training Pleasure Use	T	7
Work or Business Use	T	8
Unmarried Male, Owner or Principal Operator, Age 17 years, with Good Student, with Driver Training Pleasure Use	T	9
Work or Business Use	T	0
Unmarried Male, Owner or Principal Operator, Age 18 years, without Good Student, without Driver Training Pleasure Use	U	V
Work or Business Use	U	W
Farm Use	U	X
Unmarried Male, Owner or Principal Operator, Age 18 years, without Good Student, with Driver Training Pleasure Use	U	Y
Work or Business Use	U	Z
Farm Use	U	6
Unmarried Male, Owner or Principal Operator, Age 18 years, with Good Student, without Driver Training Pleasure Use	U	7
Work or Business Use	U	8
Unmarried Male, Owner or Principal Operator, Age 18 years, with Good Student, with Driver Training Pleasure Use	U	9
Work or Business Use	U	0
Unmarried Male, Owner or Principal Operator, Age 19 to 20 years, without Good Student, without Driver Training Pleasure Use	V	V
Work or Business Use	V	W
Farm Use	V	X
Unmarried Male, Owner or Principal Operator, Age 19 to 20 years, without Good Student, with Driver Training Pleasure Use	V	Y
Work or Business Use	V	Z
Farm Use	V	6
Unmarried Male, Owner or Principal Operator, Age 19 to 20 years, with Good Student, without Driver Training Pleasure Use	V	7
Work or Business Use	V	8
Unmarried Male, Owner or Principal Operator, Age 19 to 20 years, with Good Student, with Driver Training Pleasure Use	V	9
Work or Business Use	V	0
Unmarried Male, Owner or Principal Operator, Age 21 to 22 years, without Good Student, without Driver Training Pleasure Use	W	V
Work or Business Use	W	W
Farm Use	W	X
Unmarried Male, Owner or Principal Operator, Age 21 to 22 years, with Good Student, without Driver Training Pleasure Use	W	7
Work or Business Use	W	8

	Digit 1	Digit 2
Unmarried Male, Owner or Principal Operator, Age 23 to 24 years, without Good Student, without Driver Training		
Pleasure Use	X	V
Work or Business Use	X	W
Farm Use	X	X
Unmarried Male, Owner or Principal Operator, Age 23 to 24 years, with Good Student, without Driver Training		
Pleasure Use	X	7
Work or Business Use	X	8
Unmarried Male, Owner or Principal Operator, Age 25 to 29 years, without Good Student, without Driver Training		
Pleasure Use	Y	V
Work or Business Use	Y	W
Farm Use	Y	X
Married Male, Age Under 17, without Good Student, without Driver Training		
Pleasure Use	Z	V
Work or Business Use	Z	W
Farm Use	Z	X
Married Male, Age Under 17, without Good Student, with Driver Training		
Pleasure Use	Z	Y
Work or Business Use	Z	Z
Farm Use	Z	6
Married Male, Age 17, without Good Student, without Driver Training		
Pleasure Use	0	V
Work or Business Use	0	W
Farm Use	0	X
Married Male, Age 17, without Good Student, with Driver Training		
Pleasure Use	0	Y
Work or Business Use	0	Z
Farm Use	0	6
Married Male, Age 18, without Good Student, without Driver Training		
Pleasure Use	1	V
Work or Business Use	1	W
Farm Use	1	X
Married Male, Age 18, without Good Student, with Driver Training		
Pleasure Use	1	Y
Work or Business Use	1	Z
Farm Use	1	6
Married Male, Age 19 to 20, without Good Student, without Driver Training		
Pleasure Use	2	V
Work or Business Use	2	W
Farm Use	2	X
Married Male, Age 19 to 20, without Good Student, with Driver Training		
Pleasure Use	2	Y
Work or Business Use	2	Z
Farm Use	2	6
Married Male, Age 21 to 22 years, without Good Student, without Driver Training		
Pleasure Use	3	V
Work or Business Use	3	W
Farm Use	3	X

	Digit 1	Digit 2
Married Male, Age 23 to 24 years, without Good Student,		
without Driver Training		
Pleasure Use	4	V
Work or Business Use	4	W
Farm Use	4	X

MISCELLANEOUS VEHICLE CLASS CODE DESCRIPTIONS

	Digit 1	Digit 2
Utility Trailers	0	1
Utility Vehicles		
Any Operator Under Age 25	0	3
All other operators	0	4
Farm Trucks		
Any Operator Under Age 25	O	N
All other operators	O	P
Motorcycles		
Age 45 and over, pleasure use, less than 7,500 annual miles	M	M
Age 45 and over, other use, less than 7,500 annual miles	M	P
Age 45 and over, pleasure use, 7,500 or more annual miles	M	N
Age 45 and over, other use, 7,500 or more annual miles	M	Q
Age 35 to 44, pleasure use, less than 7,500 annual miles	N	M
Age 35 to 44, other use, less than 7,500 annual miles	N	P
Age 35 to 44, pleasure use, 7,500 or more annual miles	N	N
Age 35 to 44, other use, 7,500 or more annual miles	N	Q
Single, Age 30 to 34, pleasure use, less than 7,500 annual miles	P	M
Single, Age 30 to 34, other use, less than 7,500 annual miles	P	P
Single, Age 30 to 34, pleasure use, 7,500 or more annual miles	P	N
Single, Age 30 to 34, other use, 7,500 or more annual miles	P	Q
Married, Age 25 to 34, pleasure use, less than 7,500 annual miles	U	M
Married, Age 25 to 34, other use, less than 7,500 annual miles	U	P
Married, Age 25 to 34, pleasure use, 7,500 or more annual miles	U	N
Married, Age 25 to 34, other use, 7,500 or more annual miles	U	Q
Single, Age 25 to 29, pleasure use, less than 7,500 annual miles	Q	M
Single, Age 25 to 29, other use, less than 7,500 annual miles	Q	P
Single, Age 25 to 29, pleasure use, 7,500 or more annual miles	Q	N
Single, Age 25 to 29, other use, 7,500 or more annual miles	Q	Q
Married, Under Age 25, pleasure use, less than 7,500 annual miles	T	M
Married, Under Age 25, other use, less than 7,500 annual miles	T	P
Married, Under Age 25, pleasure use, 7,500 or more annual miles	T	N
Married, Under Age 25, other use, 7,500 or more annual miles	T	Q
Single, Age 21 to 24, pleasure use, less than 7,500 annual miles	R	M
Single, Age 21 to 24, other use, less than 7,500 annual miles	R	P
Single, Age 21 to 24, pleasure use, 7,500 or more annual miles	R	N
Single, Age 21 to 24, other use, 7,500 or more annual miles	R	Q
Single, Under Age 21, pleasure use, less than 7,500 annual miles	S	M
Single, Under Age 21, other use, less than 7,500 annual miles	S	P
Single, Under Age 21, pleasure use, 7,500 or more annual miles	S	N
Single, Under Age 21, other use, 7,500 or more annual miles	S	Q
All-Terrain Vehicle	0	D
Dune Buggy	0	E
Golfmobile	0	F
Snowmobile	0	G
Trail Bike	0	H
Minibike	0	I

2004

03/01/08

03/01/08

03/01/08

03/01/08

03/01/08

CHEVROLET (CONT)												
	BI	PD	MED	PIP	BI	BI	CMP	COLL	P/R	ALB	DRL	

TRACKER (CONT)												
4D 4WD	2	2	3	3	3	3	12	11	C		Y	
TRAILBLAZER												
LS Extended 4D	3	4	2	2	2	2	12	17	C	Y	Y	
LS Extended 4D 4WD	3	4	2	2	2	2	13	20	C	Y	Y	
LS 4D	3	2	3	3	3	3	12	14	C	Y	Y	
LS 4D 4WD	3	3	2	2	2	2	12	13	C	Y	Y	
LT Extended 4D	3	4	2	2	2	2	13	17	C	Y	Y	
LT Extended 4D 4WD	3	4	2	2	2	2	13	20	C	Y	Y	
LT 4D	3	2	3	3	3	3	12	14	C	Y	Y	
LT 4D 4WD	3	3	2	2	2	2	12	13	C	Y	Y	
VENTURE												
Cargo VAN	3	1	3	3	3	3	11	14	C	Y	Y	
LS EXT VAN	1	1	3	3	3	3	11	13	C	Y	Y	
LS EXT VAN AWD	1	1	3	3	3	3	12	11	C	Y	Y	
LS VAN	1	1	3	3	3	3	11	11	C	Y	Y	
LT EXT VAN	1	1	3	3	3	3	12	13	C	Y	Y	
LT EXT VAN AWD	1	1	3	3	3	3	12	12	C	Y	Y	
Plus EXT VAN	1	1	3	3	3	3	11	12	C	Y	Y	
Plus VAN	1	1	3	3	3	3	11	12	C	Y	Y	

CHRYSLER												
	BI	PD	MED	PIP	BI	BI	CMP	COLL	P/R	ALB	DRL	

CONCORDE												
Limited 4D	3	2	3	3	3	3	13	21	C	Y	N	
LX 4D	3	2	3	3	3	3	12	19	C		N	
LXi 4D	3	2	3	3	3	3	13	22	C		N	
CROSSFIRE												
2D	2	2	3	3	3	3	22	39	C	Y	N	
PACIFICA												
4D	2	3	3	3	3	3	13	12	C	Y	N	
4D AWD	2	3	2	2	2	2	13	11	C	Y	N	
PT CRUISER												
GT Wgn	2	1	3	3	3	3	13	13	C	Y	N	
Limited Edition Wgn	2	1	3	3	3	3	11	11	C		N	
SPORT Wgn	2	2	3	3	3	3	12	12	C		N	
Touring Edition Wgn	2	1	3	3	3	3	12	12	C		N	
SEBRING												
Cv	4	2	3	3	3	3	13	20	C		N	
GTC Cv	4	2	3	3	3	3	13	19	C		N	
Limited Cv	4	2	3	3	3	3	19	22	C		N	
Limited 2D	5	3	3	3	4	4	13	20	C		N	
Limited 4D	4	3	3	3	3	3	13	20	C		N	
LX Cv	3	2	3	3	4	4	13	19	C		N	
LX Pillard Hardtop	4	3	4	4	4	4	13	21	C		N	
LX 4D	3	3	4	4	4	4	12	20	C		N	
LXi Cv	4	3	3	3	3	3	13	19	C		N	
LXi 4D	4	2	3	3	3	3	12	17	C		N	
Touring Edition 4D	4	2	3	3	3	3	12	19	C		N	
V6 Cv	4	2	3	3	3	3	14	21	C		N	
4D	3	3	4	4	4	4	12	18	C		N	
TOWN & COUNTRY												
EX Wgn	1	2	2	2	2	2	11	11	C	Y	N	
LIMITED Wgn	1	1	3	3	2	2	13	12	C	Y	N	
LIMITED Wgn AWD	1	2	2	2	2	2	18	14	C	Y	N	
LX Wgn	1	2	3	3	2	2	12	11	C	Y	N	
Sports Van	1	1	3	3	3	3	11	11	C	Y	N	
Touring Wgn	1	2	2	2	2	2	12	12	C	Y	N	
Touring Wgn AWD	1	2	2	2	2	2	13	12	C	Y	N	
300M												
HO 4D	3	2	2	2	2	2	13	21	C	Y	N	
SPECIAL HO	2	2	2	2	2	2	16	23	C	Y	N	

DODGE												
	BI	PD	MED	PIP	BI	BI	CMP	COLL	P/R	ALB	DRL	

CARAVAN												
Cargo Wgn	3	2	3	3	3	3	12	11	C		N	
SE Wgn	2	2	3	3	3	3	10	12	C		N	

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										UM UIM					
GMC		BI	PD	MED	PIP	BI	BI	CMP	COLL	P/R	ALB	DRL			

CANYON															
SL Ext Cab		3	4	3	3	3	3	12	13	C	Y	Y			
SL Ext Cab 4WD		3	4	2	2	2	2	12	13	C	Y	Y			
SL Reg Cab		3	4	3	3	3	3	11	11	C	Y	Y			
SL Reg Cab 4WD		3	3	3	3	3	3	13	13	C	Y	Y			
SLE Crew Cab		3	4	3	3	3	3	13	14	C	Y	Y			
SLE Crew Cab 4WD		3	3	2	2	2	2	14	14	C	Y	Y			
SLE Ext Cab		3	4	3	3	3	3	12	13	C	Y	Y			
SLE Ext Cab 4WD		3	4	2	2	2	2	13	14	C	Y	Y			
SLE Reg Cab		3	4	3	3	3	3	12	12	C	Y	Y			

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INFINITI												
	BI	PD	MED	PIP	BI	BI	CMP	COLL	P/R	ALB	DRL	

FX35												
4D	2	3	2	2	2	2	17	13	C	Y	N	
4D AWD	2	3	2	2	2	2	18	13	C	Y	N	
FX45												
4D AWD	2	3	2	2	2	2	21	15	C	Y	N	
G35												
2D	1	2	1	1	1	1	18	31	C	Y	N	
4D	1	2	1	1	1	1	18	31	C	Y	N	
4D 4WD	1	1	1	1	1	1	17	25	C	Y	N	
I35												
4D	1	1	3	3	3	3	21	29	C	Y	N	
M45												
4D	1	1	2	2	3	3	24	31	C	Y	N	
QX56												
4D	3	4	1	1	1	1	25	16	C	Y	N	
4D 4WD	3	4	1	1	1	1	28	17	C	Y	N	
Q45												
4D	1	1	1	1	1	1	29	39	C	Y	N	

ISUZU												
	BI	PD	MED	PIP	BI	BI	CMP	COLL	P/R	ALB	DRL	

ASCENDER												
LS 4D	2	4	3	3	3	3	13	12	C	Y	Y	
LTD 4D	2	4	3	3	3	3	13	11	C	Y	Y	
4D	3	4	3	3	3	3	12	14	C	Y	Y	
4D LS	2	4	4	4	4	4	12	13	C	Y	Y	
4D LTD	2	4	4	4	4	4	12	13	C	Y	Y	
4D S	3	4	3	3	3	3	13	12	C	Y	Y	
4D 4WD	2	4	3	3	3	3	13	14	C	Y	Y	
AXIOM												
XS 4D	2	4	3	3	3	3	12	15	C	Y	N	
4D 2WD	2	4	3	3	3	3	13	16	C	Y	N	
4D 4WD	2	3	3	3	3	3	12	15	C	Y	N	
RODEO												
S 4D	2	3	4	4	4	4	12	12	C	Y	N	
S 4D 4WD	1	2	4	4	4	4	11	11	C	Y	N	

JAGUAR												
	BI	PD	MED	PIP	BI	BI	CMP	COLL	P/R	ALB	DRL	

S-TYPE												
3.0L 4D	2	2	1	1	1	1	31	33	C	Y	N	
4.2L 4D	4	2	1	1	1	1	29	36	C	Y	N	
4.2L 4D SUPERCHARGED	4	2	1	1	1	1	36	41	C	Y	N	
VANDEN PLAS												
4D	4	2	1	1	1	1	31	50	C	Y	N	
X-TYPE												
2.5L 4D	2	2	3	3	2	2	15	28	C	Y	N	
3.0L 4D	2	2	3	3	2	2	15	30	C	Y	N	
XJR												
SUPERCHARGED 4D	4	2	1	1	1	1	39	56	C	Y	N	
XJ8												
4D	4	3	1	1	1	1	30	41	C	Y	N	
XKR												
SUPERCHARGED CV	3	2	2	2	1	1	46	64	C	Y	N	
SUPERCHARGED 2D	4	3	1	1	1	1	45	64	C	Y	N	
XK8												
Cv	3	3	1	1	1	1	41	64	C	Y	N	
2D	3	2	1	1	1	1	36	51	C	Y	N	

JEEP												
	BI	PD	MED	PIP	BI	BI	CMP	COLL	P/R	ALB	DRL	

GRAND CHEROKEE												
Laredo 4D	4	5	3	3	2	2	14	12	C	Y	N	
Laredo 4D 4WD	3	5	2	2	2	2	13	11	C	Y	N	
Limited 4D	4	5	3	3	2	2	13	12	C	Y	N	
Limited 4D 4WD	3	4	2	2	2	2	13	11	C	Y	N	
Overland 4D	3	5	3	3	2	2	15	13	C	Y	N	

JEEP (CONT)												
	BI	PD	MED	PIP	BI	BI	CMP	COLL	P/R	ALB	DRL	

GRAND CHEROKEE (CONT)												
Overland 4D 4WD	3	4	2	2	2	2	13	12	C	Y	N	
LIBERTY												
Limited 4D	5	5	3	3	3	3	11	10	C		N	
Limited 4D 4WD	3	4	2	2	2	2	12	11	C		N	
Renegade 4D	4	5	3	3	3	3	12	11	C		N	
Renegade 4D 4WD	3	4	2	2	2	2	12	11	C		N	
Sport 4D	4	5	2	2	3	3	11	10	C		N	
Sport 4D 4WD	3	4	2	2	2	2	11	10	C		N	
WRANGLER												
Rubicon 2D 4WD	5	4	3	3	3	3	13	12	C		N	
Sahara 2D 4WD	5	4	3	3	3	3	12	11	C		N	
Sport 2D 4WD	5	4	3	3	3	3	12	11	C		N	
SE 2D 4WD	4	5	3	3	3	3	11	11	C		N	
Unlimited 2D 4WD	4	3	3	3	3	3	12	11	C		N	
Unlimited 2D 4WD LWB	4	4	3	3	3	3	12	12	C		N	
X 2D 4WD	5	4	3	3	3	3	11	10	C		N	

KIA												
	BI	PD	MED	PIP	BI	BI	CMP	COLL	P/R	ALB	DRL	

AMANTI												
4D	3	2	3	3	3	3	14	18	C		N	
OPTIMA												
EX 4D	4	4	5	5	5	5	13	19	C		N	
LX 4D	4	4	5	5	5	5	13	19	C		N	
RIO												
Cinco 5D	4	5	5	5	5	5	13	25	C		N	
4D	5	5	5	5	5	5	12	25	C		N	
SEDONA												
EX WGN	3	2	3	3	3	3	12	11	C		N	
LX WGN	3	2	3	3	3	3	12	11	C		N	
SORENTO												
EX 4D	3	3	3	3	3	3	12	11	C		N	
EX 4D AWD	3	2	3	3	3	3	12	10	C		N	
LX 4D	3	3	3	3	3	3	12	10	C		N	
LX 4D AWD	3	2	3	3	3	3	11	10	C		N	
SPECTRA												
EX 4D	5	5	5	5	5	5	12	26	C		N	
GS 5D	5	5	5	5	5	5	13	29	C		N	
GSX 5D	5	5	5	5	5	5	13	29	C		N	
LS 4D	5	5	5	5	5	5	12	26	C		N	
LX 4D	5	5	5	5	5	5	12	26	C		N	
LX/EX 4D	5	5	5	5	5	5	13	25	C		N	
4D	5	5	5	5	5	5	12	26	C		N	

LAND ROVER												
	BI	PD	MED	PIP	BI	BI	CMP	COLL	P/R	ALB	DRL	

DISCOVERY												
G4 4WD	4	5	2	2	2	2	25	24	C	Y	N	
HSE 4WD	4	5	2	2	2	2	28	24	C	Y	N	
S 4WD	4	5	2	2	2	2	22	18	C	Y	N	
SE 4D	4	5	2	2	2	2	24	20	C	Y	N	
SE 4WD	4	5	2	2	2	2	24	20	C	Y	N	
FREELANDER												
HSE AWD	2	3	3	3	3	3	16	13	C	Y	N	
SE 3 2D	2	3	3	3	3	3	17	13	C	Y	N	
SE 4D	2	3	3	3	3	3	16	13	C	Y	N	
RANGE ROVER												
HSE 4D	3	5	1	1	1	1	41	19	C	Y	N	
WESTMINSTER 4WD	3	5	1	1	1	1	47	22	C	Y	N	

LEXUS												
	BI	PD	MED	PIP	BI	BI	CMP	COLL	P/R	ALB	DRL	

ES 330												
4D	2	2	2	2	2	2	17	21	C	Y	Y	
GS 300												
4D	1	2	2	2	3	3	23	34	C	Y	Y	

LEXUS (CONT)												
	UM UIM											
	BI	PD	MED	PIP	BI	BI	CMP	COLL	P/R	ALB	DRL	

GS 430												
4D	1	1	2	2	1	1	23	37	C	Y	Y	
GX 470												
4D	2	3	1	1	2	2	22	13	C	Y	Y	
IS 300												
Sport Cross Wgn	1	2	3	3	2	2	17	25	C	Y	Y	
4D	2	2	3	3	3	3	19	33	C	Y	Y	
LS 430												
4D	1	1	1	1	1	1	30	35	C		Y	
LX 470												
4D 4WD	3	4	1	1	1	1	33	18	C	Y	Y	
RX 330												
4D	3	3	2	2	2	2	17	14	C	Y	Y	
4D 4WD	2	2	1	1	1	1	16	13	C	Y	Y	
SC 430												
Cv	1	1	1	1	1	1	36	29	C	Y	Y	

LINCOLN												
	UM UIM											
	BI	PD	MED	PIP	BI	BI	CMP	COLL	P/R	ALB	DRL	

AVIATOR												
LUXURY 4D	4	4	2	2	2	2	14	10	C	Y	N	
LUXURY 4D 4WD	4	3	2	2	1	1	18	11	C	Y	N	
ULTIMATE 4D	4	4	2	2	2	2	14	10	C	Y	N	
ULTIMATE 4D 4WD	4	3	2	2	1	1	18	11	C	Y	N	
LS												
APPEARANCE 4D	5	3	2	2	2	2	20	22	C	Y	N	
LUXURY 4D	4	2	2	2	2	2	15	26	C	Y	N	
PREMIUM 4D	4	2	2	2	2	2	15	26	C	Y	N	
SPORT 4D	4	2	2	2	2	2	16	27	C	Y	N	
ULTIMATE 4D	4	2	2	2	2	2	16	27	C	Y	N	
NAVIGATOR												
LUXURY 4D	5	5	1	1	2	2	25	14	C	Y	N	
LUXURY 4D 4WD	4	4	1	1	2	2	27	15	C	Y	N	
ULTIMATE 4D	5	5	1	1	2	2	25	14	C	Y	N	
ULTIMATE 4D 4WD	4	4	1	1	2	2	27	15	C	Y	N	
TOWN CAR												
Executive L 4D	2	2	2	2	2	2	18	22	C	Y	N	
Executive 4D	3	2	2	2	3	3	17	22	C	Y	N	
Ultimate L 4D	2	2	2	2	2	2	17	21	C	Y	N	
Ultimate 4D	3	2	2	2	3	3	17	23	C	Y	N	

MAZDA												
	UM UIM											
	BI	PD	MED	PIP	BI	BI	CMP	COLL	P/R	ALB	DRL	

B2300												
Reg Cab	3	3	3	3	3	3	11	12	C	Y	N	
B3000												
CAB PLUS 4D	3	4	3	3	3	3	12	12	C	Y	N	
DUAL SPORT Reg Cab	3	3	3	3	3	3	12	13	C	Y	N	
SE CAB PLUS	3	4	3	3	3	3	12	13	C	Y	N	
B4000												
CAB PLUS 4WD	3	3	2	2	2	2	13	13	C	Y	N	
DUAL SPORT CAB PLUS	3	4	3	3	3	3	12	13	C	Y	N	
SE CAB PLUS 4WD 4D	3	3	2	2	2	2	13	14	C	Y	N	
MPV												
ES	1	1	3	3	3	3	11	11	C	Y	N	
LX	1	1	3	3	3	3	11	11	C	Y	N	
MX-5												
Mazdaspeed Cv	2	2	3	3	3	3	14	31	C		N	
Miata Cv	2	2	3	3	3	3	14	29	C		N	
Miata LS Cv	2	2	3	3	3	3	14	29	C		N	
RX-8												
4D	3	3	3	3	3	3	24	39	C	Y	N	
TRIBUTE												
DX 4D	3	3	3	3	3	3	11	11	C		N	
DX 4D 4WD	3	3	3	3	3	3	11	11	C		N	
ES 4D	3	2	3	3	3	3	12	12	C	Y	N	
ES 4D 4WD	3	3	3	3	3	3	12	12	C	Y	N	
LX 4D	3	2	3	3	3	3	11	11	C		N	

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										UM UIM					
CHEVROLET (CONT)	BI	PD	MED	PIP	BI	BI	CMP	COLL	P/R	ALB	DRL				

CAVALIER (CONT)															
4D	5	4	5	5	5	5	12	23	C		Y				
CLASSIC															
4D	4	3	5	5	4	4	12	20	C		Y				
COBALT															
LS 2D	4	5	5	5	5	5	13	27	C	Y	Y				
LS 4D	4	4	5	5	5	5	12	25	C	Y	Y				
LT 4D	4	4	5	5	5	5	13	27	C	Y	Y				
SS 2D	3	3	4	4	4	4	15	33	C	Y	Y				
2D	4	5	4	4	5	5	12	26	C		Y				
4D	4	5	5	5	5	5	12	25	C		Y				
COLORADO															
Crew Cab	3	4	2	2	3	3	13	14	C	Y	Y				
Crew Cab 4WD	2	4	2	2	2	2	16	15	C	Y	Y				
Ext Cab	3	4	3	3	3	3	12	13	C	Y	Y				
Ext Cab 4WD	3	4	2	2	2	2	14	14	C	Y	Y				
Reg Cab	3	4	3	3	3	3	12	14	C	Y	Y				
Reg Cab 4WD	3	3	3	3	3	3	13	13	C	Y	Y				
CORVETTE															
CV	2	1	1	1	1	1	36	35	C	Y	Y				
2D	2	1	1	1	1	1	30	32	C	Y	Y				
C1500															
LS Silverado Ext Cab	5	4	1	1	2	2	16	14	C	Y	Y				
LS Silverado Reg Cab	4	3	1	1	2	2	14	13	C	Y	Y				
LT SILVERADO Ext Cab	5	4	1	1	2	2	18	14	C	Y	Y				
Silverado Crew Cab	4	3	2	2	2	2	19	13	C	Y	Y				
Silverado Ext Cab	5	4	1	1	2	2	15	13	C	Y	Y				
Silverado Reg Cab	4	3	1	1	2	2	14	12	C	Y	Y				
Silverado Work Truck Ext	5	4	1	1	2	2	14	13	C	Y	Y				
Silverado Work Truck Reg	4	3	1	1	2	2	13	13	C	Y	Y				
C2500															
LS Silverado HD Crew Cab	3	3	1	1	1	1	19	11	C	Y	Y				
LS Silverado HD Ext Cab	3	3	1	1	1	1	17	11	C	Y	Y				
LS Silverado HD Reg Cab	3	3	2	2	2	2	15	11	C	Y	Y				
LT Silverado HD Crew Cab	3	3	1	1	1	1	19	11	C	Y	Y				
LT Silverado HD Ext Cab	3	3	1	1	1	1	20	12	C	Y	Y				
Silverado HD Crew Cab	3	3	1	1	1	1	18	11	C	Y	Y				
Silverado HD Ext Cab	3	3	1	1	1	1	18	11	C	Y	Y				
Silverado HD Reg Cab	3	3	2	2	2	2	14	11	C	Y	Y				
Silverado HD W/T Crew Cab	3	3	1	1	1	1	17	10	C	Y	Y				
Silverado HD W/T Ext Cab	3	3	1	1	1	1	17	11	C	Y	Y				
Silverado HD W/T Reg Cab	3	3	2	2	2	2	14	11	C	Y	Y				
C3500															
LS Silverado DRW Crew Cab	3	4	1	1	1	1	22	11	C	Y	Y				
LS Silverado DRW Ext Cab	4	2	3	3	3	3	17	15	C	Y	Y				
LT Silverado DRW Crew Cab	3	4	1	1	1	1	24	12	C	Y	Y				
LT Silverado DRW Ext Cab	4	2	3	3	3	3	19	16	C	Y	Y				
Silverado Chasis and Cab	4	2	4	4	4	4	21	17	C	Y	Y				
Silverado DRW Crew Cab	3	4	1	1	1	1	22	11	C	Y	Y				
Silverado DRW Ext Cab	4	2	3	3	3	3	17	15	C	Y	Y				
Silverado W/T DRW Crew	3	4	1	1	1	1	22	11	C	Y	Y				
Silverado W/T DRW Ext Cab	4	2	3	3	3	3	16	15	C	Y	Y				
C4500															
Kodiak P/U	4	2	4	4	4	4	18	18	C	Y	N				
EQUINOX															
LS 4D	2	4	3	3	3	3	11	11	C		Y				
LS 4D AWD	1	2	3	3	3	3	11	10	C	Y	Y				
LT 4D	2	3	3	3	3	3	12	11	C	Y	Y				
LT 4D AWD	2	2	3	3	3	3	11	11	C	Y	Y				
EXPRESS 1500															
Cargo Van	4	4	3	3	3	3	13	12	C	Y	Y				
Cargo Van AWD	4	4	3	3	3	3	16	14	C	Y	Y				
Passenger Van AWD	4	4	3	3	3	3	17	13	C	Y	Y				
Passenger Van	4	4	3	3	3	3	14	13	C	Y	Y				
EXPRESS 2500															
Cargo Ext Van	4	4	3	3	3	3	14	12	C	Y	Y				
Cargo Van	4	4	3	3	3	3	14	12	C	Y	Y				
Passenger Van	4	4	3	3	3	3	15	13	C	Y	Y				
Upfittter Cargo Ext Van	4	4	3	3	3	3	16	12	C	Y	Y				
Upfittter Cargo Van	4	4	3	3	3	3	15	13	C	Y	Y				

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ISUZU												
	BI	PD	MED	PIP	BI	BI	CMP	COLL	P/R	ALB	DRL	

ASCENDER												
LTD 4D	2	3	3	3	3	3	14	12	C	Y	Y	
S 4D 4WD 5 PASSENGER	2	4	3	3	3	3	13	12	C	Y	Y	
S 4D 4WD 7 PASSENGER	2	3	3	3	2	2	12	14	C	Y	Y	
S 4D 5 PASSENGER	2	3	3	3	3	3	12	11	C	Y	Y	
S 4D 7 PASSENGER	2	4	3	3	3	3	12	14	C	Y	Y	
I-280												
I-280 LS EXT CAB	2	4	3	3	3	3	11	14	C	Y	Y	
I-280 S EXT CAB	2	4	3	3	3	3	11	14	C	Y	Y	
I-350												
I-350 LS CREW CAB4WD	2	3	3	3	3	3	14	18	C	Y	N	

JAGUAR												
	BI	PD	MED	PIP	BI	BI	CMP	COLL	P/R	ALB	DRL	

S-TYPE												
SUPERCHARGED 4D	4	2	1	1	1	1	41	65	C	Y	N	
3.0 L 4D	4	2	1	1	1	1	31	35	C	Y	N	
4.2L 4D	3	2	1	1	1	1	32	33	C	Y	N	
4D	4	3	2	2	2	2	34	43	C	Y	N	
VANDEN PLAS												
4D	4	3	1	1	1	1	35	58	C	Y	N	
X-TYPE												
3.0L WGN AWD	4	2	3	3	2	2	18	28	C	Y	N	
3.0L 4D AWD	4	3	3	3	2	2	18	30	C	Y	N	
XJ SUPER												
PORTFOLIO 4D	4	3	1	1	1	1	45	89	C	Y	N	
4D	4	3	1	1	1	1	40	82	C	Y	N	
XJ8												
4D	4	3	1	1	1	1	32	53	C	Y	N	
XJ8 L												
4D	3	3	1	1	1	1	31	52	C	Y	N	
XKR												
SUPERCHARGED CV	4	3	2	2	1	1	45	64	C	Y	N	
SUPERCHARGED 2D	4	3	1	1	1	1	45	64	C	Y	N	
XK8												
Cv	4	4	1	1	1	1	45	65	C	Y	N	
2D	3	3	1	1	1	1	41	53	C	Y	N	

JEEP												
	BI	PD	MED	PIP	BI	BI	CMP	COLL	P/R	ALB	DRL	

COMMANDER												
Limited 4D	3	5	2	2	2	2	14	11	C		N	
Limited 4D 4WD	3	5	2	2	1	1	15	12	C		N	
4D	3	5	2	2	2	2	14	10	C		N	
4D 4WD	3	5	2	2	1	1	14	10	C		N	
GRAND CHEROKEE												
Laredo 4D	3	5	3	3	2	2	13	12	C	Y	N	
Laredo 4D 4WD	2	5	2	2	2	2	12	12	C	Y	N	
Limited 4D	3	5	3	3	3	3	14	12	C	Y	N	
Limited 4D 4WD	2	4	2	2	2	2	13	13	C	Y	N	
Overland 4D	3	5	3	3	2	2	18	17	C	Y	N	
OVERLAND 4D 4WD	3	4	2	2	2	2	17	15	C	Y	N	
SRT-8 4D 4WD	4	4	2	2	1	1	16	18	C	Y	N	
LIBERTY												
Limited 4D	5	5	2	2	2	2	13	12	C		N	
Limited 4D 4WD	3	4	2	2	2	2	13	13	C		N	
Renegade 4D	4	5	2	2	2	2	12	12	C		N	
Renegade 4D 4WD	3	5	2	2	2	2	13	13	C		N	
Sport 4D	4	5	2	2	2	2	12	11	C		N	
Sport 4D 4WD	3	4	2	2	2	2	12	12	C		N	
WRANGLER												
Rubicon 2D 4WD	5	4	3	3	3	3	12	13	C		N	
Rubicon 2D 4WD LWB	4	4	3	3	3	3	12	12	C		N	
Sport LHD 2D 4WD	4	4	3	3	3	3	12	12	C		N	
Sport 2D 4WD RHD	4	4	3	3	3	3	11	11	C		N	
SE 2D 4WD	5	4	3	3	3	3	11	12	C		N	
Unlimited 2D LWB	4	4	3	3	3	3	11	11	C		N	
X 2D 4WD	5	4	3	3	3	3	11	11	C		N	

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LEXUS (CONT)												
	BI	PD	MED	PIP	BI	BI	CMP	COLL	P/R	ALB	DRL	

RX 400H (CONT)												
HYBRID 4D 4WD	3	3	2	2	2	2	25	15	C	Y	Y	
SC 430												
CV	2	1	2	2	1	1	30	31	C	Y	Y	

LINCOLN												
	BI	PD	MED	PIP	BI	BI	CMP	COLL	P/R	ALB	DRL	

LS												
SPORT 4D	4	2	2	2	2	2	17	31	C	Y	N	
ULTIMATE 4D	4	2	2	2	2	2	17	31	C	Y	N	
MARK LT												
4D	4	3	1	1	1	1	25	16	C	Y	N	
4D 4WD	4	3	1	1	1	1	29	19	C	Y	N	
NAVIGATOR												
LUXURY 4D	4	4	1	1	2	2	26	14	C	Y	N	
LUXURY 4D 4WD	3	3	1	1	2	2	25	15	C	Y	N	
ULTIMATE 4D	4	4	1	1	2	2	26	14	C	Y	N	
ULTIMATE 4D 4WD	3	3	1	1	2	2	25	15	C	Y	N	
TOWN CAR												
Designer Series 4D	3	3	2	2	2	2	17	29	C	Y	N	
Executive 4D	3	3	2	2	2	2	14	27	C	Y	N	
Executive 4D LWB	3	2	2	2	2	2	14	24	C	Y	N	
Signature L 4D	3	2	2	2	2	2	17	27	C	Y	N	
Signature LTD 4D	3	3	3	3	2	2	17	25	C	Y	N	
Signature 4D	3	3	3	3	2	2	15	24	C	Y	N	
ZEPHYR												
4D	3	2	3	3	3	3	12	20	C	Y	N	

MAZDA												
	BI	PD	MED	PIP	BI	BI	CMP	COLL	P/R	ALB	DRL	

B2300												
Reg Cab	3	4	3	3	3	3	12	12	C	Y	N	
B3000												
Cab Plus 2WD	4	4	3	3	3	3	12	13	C	Y	N	
Reg Cab	3	4	3	3	3	3	12	13	C	Y	N	
B4000												
Cab Plus 4WD	3	4	2	2	2	2	14	15	C	Y	N	
MIATA												
MX-5 Cv	2	2	4	4	3	3	17	34	C		N	
MX-5 Grand Touring Cv	2	2	4	4	3	3	17	33	C		N	
MX-5 Sport Cv	2	2	4	4	3	3	17	33	C	Y	N	
MX-5 Touring Cv	2	2	4	4	3	3	17	33	C		N	
MPV												
ES Van	2	1	3	3	3	3	10	12	C	Y	N	
LX Van	2	1	3	3	3	3	10	11	C	Y	N	
LX-SV Van	2	1	3	3	3	3	10	11	C	Y	N	
RX-8												
Rotary 2D	3	4	3	3	3	3	25	50	C	Y	N	
TRIBUTE												
I 4D	2	2	3	3	3	3	11	13	C	Y	N	
I 4D 4WD	2	3	3	3	3	3	10	10	C	Y	N	
S 4D	3	3	2	2	2	2	11	12	C	Y	N	
S 4D 4WD	2	2	3	3	2	2	10	10	C	Y	N	
3												
3i TOURING 4D	4	4	4	4	4	4	12	24	C		N	
3i 4D	4	4	4	4	4	4	12	25	C		N	
3s GRAND TOURING SW	3	3	4	4	4	4	13	27	C		N	
3s GRAND TOURING 4D	4	3	4	4	4	4	13	27	C		N	
3s SW	3	3	4	4	4	4	13	27	C		N	
3s TOURING SW	3	3	4	4	4	4	13	27	C		N	
3s TOURING 4D	4	3	4	4	4	4	13	27	C		N	
3s 4D	4	3	4	4	4	4	13	27	C		N	
3S 4D Sedan	4	3	4	4	4	4	13	27	C		N	
5												
5 SPORT WGN	1	2	3	3	3	3	11	13	C	Y	N	
5 TOURING WGN	1	2	3	3	3	3	11	13	C	Y	N	
6												
6 MAZDASPEED6 GRAND TOUR	2	2	3	3	3	3	18	31	C	Y	N	

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*****													*****												
VOLKSWAGEN																									
*****													*****												
GOLF																									
GL 4D																									
GLS TDI 4D																									
GLS 4D																									
GTI																									
1.8T 2D																									
JETTA																									
GLI 4D																									
TDI 4D																									
VALUE 4D																									
2.0T 4D																									
2.5 4D																									
NEW BEETLE																									
TDI 3D																									
2.5 Cv																									
2.5 PZEV 3D																									
2.5 3D																									
NEW GTI																									
Hatchback 2D																									
PASSAT																									
2.0T 4D																									
3.6 4D																									
3.6-4MOTION 4D AWD																									
PHAETON																									
W12 4D AWD																									
4D AWD																									
RABBIT																									
Hatchback 4D																									
2D Hatchback																									
4D																									
TOUAREG																									
w/ Air Susp 4D AWD V8																									
w/ Air Suspension 4D AWD																									
W/Sport Susp 4D AWD V8																									
W/Sport Suspension 4D AWD																									
4D AWD																									
4D AWD V8																									

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UM UIM													
BI	PD	MED	PIP	BI	BI	CMP	COLL	P/R	ALB	DRL			

BUICK (CONT)													

LACROSSE (CONT)													
4D CXL	2	2	2	2	2	2	13	15	C	Y	Y		
4D CXS	2	2	2	2	2	2	16	17	C	Y	Y		
LUCERNE													
4D CX	2	2	3	3	2	2	16	17	C	Y	Y		
4D CXL	2	2	3	3	2	2	17	18	C	Y	Y		
4D CXS	2	2	3	3	2	2	21	20	C	Y	Y		
RAINIER													
4D 4X2 CXL	4	3	2	2	2	2	18	11	C	Y	Y		
4D 4X4 CXL	3	3	2	2	2	2	18	11	C	Y	Y		
RENDEZVOUS													
4D 2WD CX	1	2	2	2	2	2	12	8	C	Y	Y		
4D 2WD CXL	1	2	2	2	2	2	12	10	C	Y	Y		
TERRAZA													
CG VAN LWB 2WD	2	2	3	3	3	3	16	12	C	Y	Y		
VAN LWB 2WD CX	1	1	2	2	2	2	13	10	C	Y	Y		
VAN LWB 2WD CXL	1	1	2	2	2	2	13	11	C	Y	Y		

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	BI	PD	MED	PIP	BI	BI	CMP	COLL	P/R	ALB	DRL
LINCOLN (CONT)											
NAVIGATOR L											
4D 2WD	4	4	1	1	1	1	29	12	C	Y	N
TOWN CAR											
LWB 4D EXECUTIVE L	3	2	2	2	2	2	22	24	C	Y	N
LWB 4D SIGNATURE L	3	3	2	2	2	2	25	26	C	Y	N
4D DESIGNER SERIES	3	2	2	2	2	2	25	27	C	Y	N
4D EXECUTIVE	3	3	2	2	2	2	21	24	C	Y	N
4D SIGNATURE	3	2	2	2	2	2	20	22	C	Y	N
4D SIGNATURE LIMITED	3	3	2	2	2	2	24	26	C	Y	N
ZEPHYR/MKZ											
4D 2WD	3	2	3	3	3	3	15	20	C	Y	N
4D 4WD	3	2	3	3	3	3	18	22	C	Y	N

										UM UIM										
MERCURY										BI	PD	MED	PIP	BI	BI	CMP	COLL	P/R	ALB	DRL

GRAND MARQUIS																				
4D GS										3	2	2	2	2	2	13	13	C	Y	N
4D LS										3	2	2	2	2	2	14	15	C	Y	N
MARINER																				
4D 2WD CONVENIENCE										2	3	3	3	3	3	12	11	C	Y	N
4D 2WD LUXURY										3	2	3	3	3	3	13	11	C	Y	N
4D 2WD PREMIER										3	2	3	3	3	3	13	11	C	Y	N
4D 4WD CONVENIENCE										2	3	3	3	3	3	12	11	C	Y	N
4D 4WD LUXURY										2	2	3	3	3	3	12	11	C	Y	N
4D 4WD PREMIER										2	2	3	3	3	3	13	11	C	Y	N
MARINER HYBRID																				
4D 4WD										2	3	3	3	3	3	17	12	C	Y	N
MILAN																				
4D 2WD										3	3	3	3	3	3	12	14	C	Y	N
4D 2WD PREMIER										4	3	3	3	3	3	13	15	C	Y	N

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Porsche (CONT)												

911												

Coupe												
Coupe 4WD												
Cv												

SAAB												

9-3												

CONV AERO												
CONV 2.0T												
SPORTCOMBI SW AERO												
SPORTCOMBI SW 2.0T												
4D AERO												
4D 2.0T												
9-5												

SPORTCOMBI SW AERO												
SPORTCOMBI SW 2.3T												
4D AERO												
4D 2.3T												
9-7X												
4D 4X4												

SATURN												

AURA												
4D XE												
4D XR												
ION												

QUAD COUPE 2D LEVEL 2												
QUAD COUPE 2D LEVEL 3												
QUAD COUPE 2D RED LINE												
4D LEVEL 1												
4D LEVEL 2												
4D LEVEL 3												
OUTLOOK												
2WD												
4WD												
RELAY												
VAN LWB 2WD												
SKY												

CONV												
CONV RED LINE												
VUE												

4D 2WD 4 CYL												
4D 2WD 6 CYL												
4D 4WD 6 CYL												
VUE HYBRID												
4D 2WD 4 CYL												

SUBARU												

B9 TRIBECA												

4D 4WD 3.0 H6 5-PASS												
4D 4WD 3.0 H6 7-PASS												
FORESTER												

4D 4WD 2.5 X												
4D 4WD 2.5 X L.L. BEAN												
4D 4WD 2.5 X PREMIUM												
4D 4WD 2.5 XT LIMITED												
IMPREZA												

SW 4WD OUTBACK SPORT												
SW 4WD 2.5I												
WRX SW 4WD												
WRX SW 4WD LIMITED												
WRX 4D 4WD												
WRX 4D 4WD STI												
4D 4WD 2.5I												

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													UM UIM										
CHEVROLET (CONT)													BI	PD	MED	PIP	BI	BI	CMP	COLL	P/R	ALB	DRL

COLORADO (CONT)																							
LT EXT CAB 4WD 4 SPD AUTO 5 CYL													3	3	2	2	2	2	20	22	C	Y	Y
LT REG CAB 2WD 4 SPD AUTO 4 CYL													3	3	2	2	3	3	16	18	C	Y	Y
LT REG CAB 4WD 4 SPD AUTO 4 CYL													3	2	2	2	2	2	18	20	C	Y	Y
LT REG CAB 2WD 4 SPD AUTO 5 CYL													3	3	2	2	3	3	16	16	C	Y	Y
LT REG CAB 4WD 4 SPD AUTO 5 CYL													3	3	2	2	2	2	18	19	C	Y	Y
W/T 2WD 5 SPD MANU 5 CYL													3	4	3	3	3	3	13	13	C	Y	Y
W/T CREW CAB 2WD 4 SPD AUTO 4 CYL													3	3	2	2	3	3	16	19	C	Y	Y
W/T EXT CAB 2WD 4 SPD AUTO 4 CYL													2	4	3	3	3	3	13	15	C	Y	Y
W/T EXT CAB 2WD 5 SPD MANU 4 CYL													2	3	3	3	3	3	13	14	C	Y	Y
W/T EXT CAB 4WD 4 SPD AUTO 4 CYL													2	4	3	3	3	3	13	13	C	Y	Y
W/T EXT CAB 4WD 5 SPD MANU 4 CYL													2	3	3	3	3	3	14	16	C	Y	Y
W/T EXT CAB 2WD 4 SPD AUTO 5 CYL													3	3	3	3	3	3	13	13	C	Y	Y
W/T EXT CAB 2WD 5 SPD MANU 5 CYL													3	4	3	3	3	3	13	13	C	Y	Y
W/T EXT CAB 4WD 4 SPD AUTO 5 CYL													3	3	3	3	3	3	15	14	C	Y	Y
W/T EXT CAB 4WD 5 SPD MANU 5 CYL													3	3	3	3	3	3	14	13	C	Y	Y
W/T REG CAB 2WD 4 SPD AUTO 4 CYL													3	3	2	2	3	3	14	17	C	Y	Y
W/T REG CAB 2WD 5 SPD MANU 4 CYL													3	3	2	2	3	3	13	16	C	Y	Y
W/T REG CAB 4WD 4 SPD AUTO 4 CYL													3	3	2	2	2	2	13	15	C	Y	Y
W/T REG CAB 4WD 5 SPD MANU 4 CYL													3	3	2	2	2	2	15	18	C	Y	Y
W/T REG CAB 2WD 4 SPD AUTO 5 CYL													3	3	2	2	3	3	13	14	C	Y	Y
W/T REG CAB 2WD 5 SPD MANU 5 CYL													3	3	2	2	3	3	13	14	C	Y	Y
W/T REG CAB 4WD 4 SPD AUTO 5 CYL													3	3	2	2	2	2	15	16	C	Y	Y
W/T REG CAB 4WD 5 SPD MANU 5 CYL													3	3	2	2	2	2	15	16	C	Y	Y
CORVETTE																							
2D RWD 6 SPD AUTO 8 CYL													3	1	1	1	1	1	36	51	C	Y	Y
2D RWD 6 SPD MANU 8 CYL													3	1	1	1	1	1	34	48	C	Y	Y
2D CONV RWD 6 SPD AUTO 8 CYL													3	1	1	1	1	1	22	35	C	Y	Y
2D CONV RWD 6 SPD MANU 8 CYL													3	1	1	1	1	1	37	52	C	Y	Y
EQUINOX																							
LS AWD 5 SPD AUTO 6 CYL													1	2	3	3	3	3	23	23	C	Y	Y
LS FWD 5 SPD AUTO 6 CYL													1	2	3	3	3	3	12	13	C	Y	Y
LT AWD 5 SPD AUTO 6 CYL													1	2	3	3	3	3	12	13	C	Y	Y
LT FWD 5 SPD AUTO 6 CYL													1	2	3	3	3	3	12	13	C	Y	Y
LTZ AWD 5 SPD AUTO 6 CYL													1	2	3	3	3	3	12	13	C	Y	Y
LTZ FWD 5 SPD AUTO 6 CYL													1	2	3	3	3	3	13	14	C	Y	Y
SPORT AWD 5 SPD AUTO 6 CYL													2	2	3	3	3	3	13	15	C	Y	Y
SPORT FWD 5 SPD AUTO 6 CYL													2	2	3	3	3	3	13	14	C	Y	Y
HHR																							
LS FWD 4 SPD AUTO 4 CYL													3	3	4	4	4	4	14	20	C		Y
LS FWD 5 SPD MANU 4 CYL													3	3	4	4	4	4	13	20	C		Y
LS PANEL VAN FWD 4 SPD AUTO 4 CYL													3	4	4	4	4	4	18	25	C		Y
LS PANEL VAN FWD 5 SPD MANU 4 CYL													3	4	4	4	4	4	14	20	C		Y
LT FWD 4 SPD AUTO 4 CYL													3	3	4	4	4	4	14	20	C		Y
LT FWD 5 SPD MANU 4 CYL													3	3	4	4	4	4	14	20	C		Y
LT PANEL VAN FWD 4 SPD AUTO 4 CYL													3	3	4	4	4	4	13	19	C		Y
LT PANEL VAN FWD 5 SPD MANU 4 CYL													3	3	4	4	4	4	14	20	C		Y
IMPALA																							
4D LS ETHAN FWD 4 SPD AUTO 6 CYL													5	3	3	3	3	3	13	24	C		Y
4D LS FWD 4 SPD AUTO 6 CYL													5	3	3	3	3	3	14	25	C		Y
4D LT ETHAN FWD 4 SPD AUTO 6 CYL													5	3	3	3	3	3	14	25	C		Y
4D LT FWD 4 SPD AUTO 6 CYL													5	3	3	3	3	3	14	25	C		Y
4D LTZ ETHAN FWD 4 SPD AUTO 6 CYL													5	3	3	3	3	3	16	26	C		Y
4D SS FWD 4 SPD AUTO 8 CYL													5	3	3	3	3	3	18	28	C		Y
MALIBU																							
4D LS FWD 4 SPD AUTO 4 CYL													2	2	4	4	4	4	13	24	C	Y	Y
4D LS FWD 4 SPD AUTO 6 CYL													2	2	4	4	4	4	13	20	C	Y	Y
4D LT FWD 4 SPD AUTO 4 CYL													2	3	4	4	4	4	12	22	C	Y	Y
4D LT FWD 4 SPD AUTO 6 CYL													2	3	4	4	4	4	13	21	C	Y	Y
4D LTZ FWD 4 SPD AUTO 6 CYL													2	2	4	4	4	4	13	22	C	Y	Y
MALIBU CLASSIC																							
4D LS FWD 4 SPD AUTO 4 CYL													2	3	4	4	4	4	13	23	C	Y	Y
4D LS FWD 4 SPD AUTO 6 CYL													2	2	4	4	4	4	12	20	C	Y	Y
4D LT FWD 4 SPD AUTO 6 CYL													2	3	4	4	4	4	12	20	C	Y	Y
TRAILBLAZER																							
4D 2WD 4 SPD AUTO 6 CYL													3	3	3	3	3	3	17	15	C	Y	Y
4D 4WD 4 SPD AUTO 6 CYL													3	4	3	3	3	3	15	13	C	Y	Y
4D 2WD 4 SPD AUTO 8 CYL													3	3	3	3	3	3	16	13	C	Y	Y
4D 4WD 4 SPD AUTO 8 CYL													3	3	3	3	3	3	15	12	C	Y	Y
4D LT 2WD 4 SPD AUTO 6 CYL													3	3	3	3	3	3	16	14	C	Y	Y

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*****													*****												
													UM UIM												
FORD (CONT)													BI	PD	MED	PIP	BI	BI	CMP	COLL	P/R	ALB	DRL		
*****													*****												
FOCUS (CONT)																									
S	2D	COUPE	FWD	5	SPD	MANU	4	CYL					5	5	5	5	5	5	12	25	C		N		
S	4D	SEDAN	FWD	4	SPD	AUTO	4	CYL					5	5	5	5	5	5	12	21	C		N		
S	4D	SEDAN	FWD	5	SPD	MANU	4	CYL					5	5	5	5	5	5	12	23	C		N		
SE	2D	COUPE	FWD	4	SPD	AUTO	4	CYL					5	5	5	5	5	5	12	23	C		N		
SE	2D	COUPE	FWD	5	SPD	MANU	4	CYL					5	5	5	5	5	5	12	25	C		N		
SE	4D	SEDAN	FWD	4	SPD	AUTO	4	CYL					5	5	5	5	5	5	12	23	C		N		
SE	4D	SEDAN	FWD	5	SPD	MANU	4	CYL					5	5	5	5	5	5	12	23	C		N		
SES	2D	COUPE	FWD	4	SPD	AUTO	4	CYL					5	5	5	5	5	5	12	25	C		N		
SES	2D	COUPE	FWD	5	SPD	MANU	4	CYL					5	5	5	5	5	5	13	27	C		N		
SES	4D	SEDAN	FWD	4	SPD	AUTO	4	CYL					5	5	5	5	5	5	12	23	C		N		
SES	4D	SEDAN	FWD	5	SPD	MANU	4	CYL					5	5	5	5	5	5	12	25	C		N		
FUSION																									
S	4D	SEDAN	FWD	5	SPD	AUTO	4	CYL					3	3	4	4	4	4	12	18	C	Y	N		
S	4D	SEDAN	FWD	5	SPD	MANU	4	CYL					3	3	4	4	4	4	12	19	C	Y	N		
SE	4D	SEDAN	FWD	5	SPD	AUTO	4	CYL					3	3	3	3	3	3	13	23	C	Y	N		
SE	4D	SEDAN	FWD	5	SPD	MANU	4	CYL					3	2	3	3	3	3	13	21	C	Y	N		
SE	4D	SEDAN	AWD	6	SPD	AUTO	6	CYL					3	2	3	3	3	3	12	19	C	Y	N		
SE	4D	SEDAN	FWD	6	SPD	AUTO	6	CYL					3	2	3	3	3	3	12	18	C	Y	N		
SEL	4D	SEDAN	FWD	5	SPD	AUTO	4	CYL					3	2	3	3	3	3	13	23	C	Y	N		
SEL	4D	SEDAN	FWD	5	SPD	MANU	4	CYL					3	2	3	3	3	3	13	21	C	Y	N		
SEL	4D	SEDAN	AWD	6	SPD	AUTO	6	CYL					3	2	3	3	3	3	13	21	C	Y	N		
SEL	4D	SEDAN	FWD	6	SPD	AUTO	6	CYL					3	2	3	3	3	3	13	20	C	Y	N		
F150																									
REGULAR	CAB	FX4	FLARESIDE	4WD	4	SPD	AUTO	8	CYL				3	4	1	1	1	1	19	14	C	Y	N		
REGULAR	CAB	FX4	STYLESIDE	ETHAN	4WD	4	SPD	AUTO	8	CYL			3	4	1	1	1	1	19	14	C	Y	N		
REGULAR	CAB	FX4	STYLESIDE	4WD	4	SPD	AUTO	8	CYL				3	4	1	1	1	1	19	14	C	Y	N		
REGULAR	CAB	STX	FLARESIDE	2WD	4	SPD	AUTO	8	CYL				4	4	2	2	2	2	18	14	C	Y	N		
REGULAR	CAB	STX	FLARESIDE	4WD	4	SPD	AUTO	8	CYL				3	4	1	1	1	1	15	12	C	Y	N		
REGULAR	CAB	STX	STYLESIDE	ETHAN	2WD	4	SPD	AUTO	8	CYL			4	4	1	1	1	1	16	13	C	Y	N		
REGULAR	CAB	STX	STYLESIDE	2WD	4	SPD	AUTO	6	CYL				4	5	2	2	2	2	14	13	C	Y	N		
REGULAR	CAB	STX	STYLESIDE	2WD	5	SPD	MANU	6	CYL				4	4	2	2	2	2	14	12	C	Y	N		
REGULAR	CAB	STX	STYLESIDE	2WD	4	SPD	AUTO	8	CYL				4	4	2	2	2	2	14	12	C	Y	N		
REGULAR	CAB	STX	STYLESIDE	4WD	4	SPD	AUTO	8	CYL				3	4	1	1	1	1	14	12	C	Y	N		
REGULAR	CAB	XLT	FLARESIDE	2WD	4	SPD	AUTO	8	CYL				4	4	1	1	1	1	18	14	C	Y	N		
REGULAR	CAB	XLT	FLARESIDE	4WD	4	SPD	AUTO	8	CYL				3	4	1	1	1	1	17	13	C	Y	N		
REGULAR	CAB	XL	6.5FT	STYLESIDE	ETHAN	2WD	4	SPD	AUTO	8	CYL		4	4	2	2	2	2	15	13	C	Y	N		
REGULAR	CAB	XL	6.5FT	STYLESIDE	ETHAN	4WD	4	SPD	AUTO	8	CYL		3	4	1	1	1	1	14	12	C	Y	N		
REGULAR	CAB	XL	6.5FT	STYLESIDE	2WD	4	SPD	AUTO	6	CYL			4	5	2	2	2	2	13	12	C	Y	N		
REGULAR	CAB	XL	6.5FT	STYLESIDE	2WD	5	SPD	MANU	6	CYL			4	5	2	2	2	2	13	12	C	Y	N		
REGULAR	CAB	XL	6.5FT	STYLESIDE	2WD	4	SPD	AUTO	8	CYL			4	5	2	2	2	2	12	11	C	Y	N		
REGULAR	CAB	XL	6.5FT	STYLESIDE	4WD	4	SPD	AUTO	8	CYL			3	4	1	1	1	1	13	12	C	Y	N		
REGULAR	CAB	XL	8FT	STYLESIDE	ETHAN	2WD	4	SPD	AUTO	8	CYL		4	4	2	2	2	2	14	12	C	Y	N		
REGULAR	CAB	XL	8FT	STYLESIDE	ETHAN	4WD	4	SPD	AUTO	8	CYL		3	4	1	1	1	1	14	12	C	Y	N		
REGULAR	CAB	XL	8FT	STYLESIDE	2WD	4	SPD	AUTO	6	CYL			4	5	2	2	2	2	15	13	C	Y	N		
REGULAR	CAB	XL	8FT	STYLESIDE	2WD	5	SPD	MANU	6	CYL			4	5	2	2	2	2	13	12	C	Y	N		
REGULAR	CAB	XL	8FT	STYLESIDE	2WD	4	SPD	AUTO	8	CYL			4	5	2	2	2	2	12	11	C	Y	N		
REGULAR	CAB	XL	8FT	STYLESIDE	4WD	4	SPD	AUTO	8	CYL			3	4	1	1	1	1	13	12	C	Y	N		
REGULAR	CAB	XLT	6.5FT	STYLESIDE	ETHAN	2WD	4	SPD	AUTO	8	CYL		4	4	1	1	1	1	14	12	C	Y	N		
REGULAR	CAB	XLT	6.5FT	STYLESIDE	ETHAN	4WD	4	SPD	AUTO	8	CYL		3	4	1	1	1	1	17	13	C	Y	N		
REGULAR	CAB	XLT	6.5FT	STYLESIDE	2WD	4	SPD	AUTO	6	CYL			4	4	1	1	1	1	18	14	C	Y	N		
REGULAR	CAB	XLT	6.5FT	STYLESIDE	2WD	5	SPD	MANU	6	CYL			4	4	2	2	2	2	16	13	C	Y	N		
REGULAR	CAB	XLT	6.5FT	STYLESIDE	2WD	4	SPD	AUTO	8	CYL			4	4	1	1	1	1	14	12	C	Y	N		
REGULAR	CAB	XLT	6.5FT	STYLESIDE	4WD	4	SPD	AUTO	8	CYL			3	4	1	1	1	1	16	13	C	Y	N		
REGULAR	CAB	XLT	8FT	STYLESIDE	ETHAN	2WD	4	SPD	AUTO	8	CYL		4	4	1	1	1	1	16	13	C	Y	N		
REGULAR	CAB	XLT	8FT	STYLESIDE	ETHAN	4WD	4	SPD	AUTO	8	CYL		3	4	1	1	1	1	17	13	C	Y	N		
REGULAR	CAB	XLT	8FT	STYLESIDE	2WD	4	SPD	AUTO	6	CYL			4	4	1	1	1	1	18	14	C	Y	N		
REGULAR	CAB	XLT	8FT	STYLESIDE	2WD	5	SPD	MANU	6	CYL			4	4	2	2	2	2	16	13	C	Y	N		
REGULAR	CAB	XLT	8FT	STYLESIDE	2WD	4	SPD	AUTO	8	CYL			4	4	1	1	1	1	14	12	C	Y	N		
REGULAR	CAB	XLT	8FT	STYLESIDE	4WD	4	SPD	AUTO	8	CYL			3	4	1	1	1	1	16	13	C	Y	N		
SUPER	CAB	FX4	FLARESIDE	4WD	4	SPD	AUTO	8	CYL				3	5	1	1	1	1	20	15	C	Y	N		
SUPER	CAB	STX	FLARESIDE	2WD	4	SPD	AUTO	8	CYL				4	5	1	1	1	1	16	13	C	Y	N		
SUPER	CAB	STX	FLARESIDE	4WD	4	SPD	AUTO	8	CYL				3	5	1	1	1	1	18	14	C	Y	N		
SUPER	CAB	XLT	FLARESIDE	2WD	4	SPD	AUTO	8	CYL				4	5	1	1	1	1	18	14	C	Y	N		
SUPER	CAB	XLT	FLARESIDE	4WD	4	SPD	AUTO	8	CYL				3	5	1	1	1	1	18	14	C	Y	N		
SUPER	CAB	FX4	5.5FT	STYLESIDE	ETHAN	4WD	4	SPD	AUTO	8	CYL		3	5	1	1	1	1	20	14	C	Y	N		
SUPER	CAB	FX4	5.5FT	STYLESIDE	4WD	4	SPD	AUTO	8	CYL			3	5	1	1	1	1	20	14	C	Y	N		
SUPER	CAB	FX4	6.5FT	STYLESIDE	ETHAN	4WD	4	SPD	AUTO	8	CYL		3	5	1	1	1	1	20	15	C	Y	N		
SUPER	CAB	FX4	6.5FT	STYLESIDE	4WD	4	SPD	AUTO	8	CYL			3	5	1	1	1	1	20	15	C	Y	N		
SUPER	CAB	LARIAT	5.5FT	STYLESIDE	ETHAN	2WD	4	SPD	AUTO	8	CYL		4	5	1	1	1	1	19	14	C	Y	N		

													UM UIM																									
FORD (CONT)													BI	PD	MED	PIP	BI	BI	CMP	COLL	P/R	ALB	DRL	*****														

F150 (CONT)																																						
SUPER CAB LARIAT 5.5FT STYLESIDE ETHAN 4WD 4 SPD AUTO 8 CYL													3	5	1	1	1	1	20	15	C	Y	N															
SUPER CAB LARIAT 5.5FT STYLESIDE 2WD 4 SPD AUTO 8 CYL													4	5	1	1	1	1	19	14	C	Y	N															
SUPER CAB LARIAT 5.5FT STYLESIDE 4WD 4 SPD AUTO 8 CYL													3	5	1	1	1	1	20	15	C	Y	N															
SUPER CAB LARIAT 6.5FT STYLESIDE ETHAN 2WD 4 SPD AUTO 8 CYL													4	5	1	1	1	1	19	14	C	Y	N															
SUPER CAB LARIAT 6.5FT STYLESIDE ETHAN 4WD 4 SPD AUTO 8 CYL													3	5	1	1	1	1	20	15	C	Y	N															
SUPER CAB LARIAT 6.5FT STYLESIDE 2WD 4 SPD AUTO 8 CYL													4	5	1	1	1	1	19	14	C	Y	N															
SUPER CAB LARIAT 6.5FT STYLESIDE 4WD 4 SPD AUTO 8 CYL													3	5	1	1	1	1	20	15	C	Y	N															
SUPER CAB STX 5.5FT STYLESIDE 2WD 4 SPD AUTO 8 CYL													4	5	1	1	1	1	18	14	C	Y	N															
SUPER CAB STX 5.5FT STYLESIDE 4WD 4 SPD AUTO 8 CYL													3	5	1	1	1	1	15	13	C	Y	N															
SUPER CAB STX 6.5FT STYLESIDE ETHAN 2WD 4 SPD AUTO 8 CYL													4	5	1	1	1	1	16	13	C	Y	N															
SUPER CAB STX 6.5FT STYLESIDE 2WD 4 SPD AUTO 8 CYL													4	5	1	1	1	1	16	13	C	Y	N															
SUPER CAB STX 6.5FT STYLESIDE 4WD 4 SPD AUTO 8 CYL													3	5	1	1	1	1	17	14	C	Y	N															
SUPER CAB XL 6.5FT STYLESIDE ETHAN 2WD 4 SPD AUTO 8 CYL													4	5	1	1	1	1	16	13	C	Y	N															
SUPER CAB XL 6.5FT STYLESIDE ETHAN 4WD 4 SPD AUTO 8 CYL													3	5	1	1	1	1	15	13	C	Y	N															
SUPER CAB XL 6.5FT STYLESIDE 2WD 4 SPD AUTO 8 CYL													4	5	2	2	2	2	16	13	C	Y	N															
SUPER CAB XL 6.5FT STYLESIDE 4WD 4 SPD AUTO 8 CYL													3	5	1	1	1	1	15	13	C	Y	N															
SUPER CAB XL 8FT STYLESIDE 2WD 4 SPD AUTO 8 CYL													4	5	2	2	2	2	16	13	C	Y	N															
SUPER CAB XL 8FT STYLESIDE 4WD 4 SPD AUTO 8 CYL													3	5	1	1	1	1	15	13	C	Y	N															
SUPER CAB XLT 5.5FT STYLESIDE ETHAN 2WD 4 SPD AUTO 8 CYL													4	5	1	1	1	1	17	13	C	Y	N															
SUPER CAB XLT 5.5FT STYLESIDE ETHAN 4WD 4 SPD AUTO 8 CYL													3	5	1	1	1	1	18	14	C	Y	N															
SUPER CAB XLT 5.5FT STYLESIDE 2WD 4 SPD AUTO 8 CYL													4	5	1	1	1	1	18	14	C	Y	N															
SUPER CAB XLT 5.5FT STYLESIDE 4WD 4 SPD AUTO 8 CYL													3	5	1	1	1	1	18	14	C	Y	N															
SUPER CAB XLT 6.5FT STYLESIDE ETHAN 2WD 4 SPD AUTO 8 CYL													4	5	1	1	1	1	19	14	C	Y	N															
SUPER CAB XLT 6.5FT STYLESIDE ETHAN 4WD 4 SPD AUTO 8 CYL													3	5	1	1	1	1	18	14	C	Y	N															
SUPER CAB XLT 6.5FT STYLESIDE 2WD 4 SPD AUTO 8 CYL													4	5	1	1	1	1	19	14	C	Y	N															
SUPER CAB XLT 6.5FT STYLESIDE 4WD 4 SPD AUTO 8 CYL													3	5	1	1	1	1	18	14	C	Y	N															
SUPER CAB XLT 8FT STYLESIDE 2WD 4 SPD AUTO 8 CYL													4	5	1	1	1	1	18	14	C	Y	N															
SUPER CAB XLT 8FT STYLESIDE 4WD 4 SPD AUTO 8 CYL													3	5	1	1	1	1	18	14	C	Y	N															
SUPER CREW FX4 FLARESIDE 4WD 4 SPD AUTO 8 CYL													4	4	1	1	1	1	23	17	C	Y	N															
SUPER CREW XLT FLARESIDE 2WD 4 SPD AUTO 8 CYL													4	4	1	1	1	1	20	15	C	Y	N															
SUPER CREW XLT FLARESIDE 4WD 4 SPD AUTO 8 CYL													4	4	1	1	1	1	21	15	C	Y	N															
SUPER CREW FX4 5.5FT STYLESIDE ETHAN 4WD 4 SPD AUTO 8 CYL													4	4	1	1	1	1	21	15	C	Y	N															
SUPER CREW FX4 5.5FT STYLESIDE 4WD 4 SPD AUTO 8 CYL													4	4	1	1	1	1	23	17	C	Y	N															
SUPER CREW FX4 6.5FT STYLESIDE ETHAN 4WD 4 SPD AUTO 8 CYL													4	4	1	1	1	1	23	17	C	Y	N															
SUPER CREW FX4 6.5FT STYLESIDE 4WD 4 SPD AUTO 8 CYL													4	4	1	1	1	1	23	17	C	Y	N															
SUPER CREW KING RANCH 5.5FT STYLESIDE ETHAN 2WD 4 SPD AUTO 8 CYL													4	4	1	1	1	1	26	19	C	Y	N															
SUPER CREW KING RANCH 5.5FT STYLESIDE ETHAN 4WD 4 SPD AUTO 8 CYL													4	4	1	1	1	1	24	17	C	Y	N															
SUPER CREW KING RANCH 5.5FT STYLESIDE 2WD 4 SPD AUTO 8 CYL													4	4	1	1	1	1	23	17	C	Y	N															
SUPER CREW KING RANCH 5.5FT STYLESIDE 4WD 4 SPD AUTO 8 CYL													4	4	1	1	1	1	24	17	C	Y	N															
SUPER CREW KING RANCH 6.5FT STYLESIDE ETHAN 2WD 4 SPD AUTO 8 CYL													4	4	1	1	1	1	23	17	C	Y	N															
SUPER CREW KING RANCH 6.5FT STYLESIDE ETHAN 4WD 4 SPD AUTO 8 CYL													4	4	1	1	1	1	24	17	C	Y	N															
SUPER CREW KING RANCH 6.5FT STYLESIDE 2WD 4 SPD AUTO 8 CYL													4	4	1	1	1	1	23	17	C	Y	N															
SUPER CREW KING RANCH 6.5FT STYLESIDE 4WD 4 SPD AUTO 8 CYL													4	4	1	1	1	1	24	17	C	Y	N															
SUPER CREW LARIAT 5.5FT STYLESIDE ETHAN 2WD 4 SPD AUTO 8 CYL													4	4	1	1	1	1	22	16	C	Y	N															
SUPER CREW LARIAT 5.5FT STYLESIDE ETHAN 4WD 4 SPD AUTO 8 CYL													4	4	1	1	1	1	21	15	C	Y	N															
SUPER CREW LARIAT 5.5FT STYLESIDE 2WD 4 SPD AUTO 8 CYL													4	4	1	1	1	1	22	16	C	Y	N															
SUPER CREW LARIAT 5.5FT STYLESIDE 4WD 4 SPD AUTO 8 CYL													4	4	1	1	1	1	21	15	C	Y	N															
SUPER CREW LARIAT 6.5FT STYLESIDE ETHAN 2WD 4 SPD AUTO 8 CYL													4	4	1	1	1	1	22	16	C	Y	N															
SUPER CREW LARIAT 6.5FT STYLESIDE ETHAN 4WD 4 SPD AUTO 8 CYL													4	4	1	1	1	1	21	15	C	Y	N															
SUPER CREW LARIAT 6.5FT STYLESIDE 2WD 4 SPD AUTO 8 CYL													4	4	1	1	1	1	22	16	C	Y	N															
SUPER CREW LARIAT 6.5FT STYLESIDE 4WD 4 SPD AUTO 8 CYL													4	4	1	1	1	1	21	15	C	Y	N															
SUPER CREW XL 5.5FT STYLESIDE 2WD 4 SPD AUTO 8 CYL													4	4	1	1	1	1	21	16	C	Y	N															
SUPER CREW XL 5.5FT STYLESIDE 4WD 4 SPD AUTO 8 CYL													4	5	1	1	1	1	18	14	C	Y	N															
SUPER CREW XL 6.5FT STYLESIDE 2WD 4 SPD AUTO 8 CYL													4	4	1	1	1	1	19	14	C	Y	N															
SUPER CREW XL 6.5FT STYLESIDE 4WD 4 SPD AUTO 8 CYL													4	4	1	1	1	1	18	14	C	Y	N															
SUPER CREW XLT 5.5FT STYLESIDE ETHAN 2WD 4 SPD AUTO 8 CYL													4	4	1	1	1	1	20	15	C	Y	N															
SUPER CREW XLT 5.5FT STYLESIDE ETHAN 4WD 4 SPD AUTO 8 CYL													4	4	1	1	1	1	21	15	C	Y	N															
SUPER CREW XLT 5.5FT STYLESIDE 2WD 4 SPD AUTO 8 CYL													4	4	1	1	1	1	20	15	C	Y	N															
SUPER CREW XLT 5.5FT STYLESIDE 4WD 4 SPD AUTO 8 CYL													4	4	1	1	1	1	21	15	C	Y	N															
SUPER CREW XLT 6.5FT STYLESIDE ETHAN 2WD 4 SPD AUTO 8 CYL													4	4	1	1	1	1	20	15	C	Y	N															
SUPER CREW XLT 6.5FT STYLESIDE ETHAN 4WD 4 SPD AUTO 8 CYL													4	4	1	1	1	1	21	15	C	Y	N															
SUPER CREW XLT 6.5FT STYLESIDE 2WD 4 SPD AUTO 8 CYL													4	4	1	1	1	1	20	15	C	Y	N															
SUPER CREW XLT 6.5FT STYLESIDE 4WD 4 SPD AUTO 8 CYL													4	4	1	1	1	1	21	15	C	Y	N															
SUPERCREW HARLEY-DAVIDSON STYLESIDE AWD 4 SPD AUTO 8 CYL													4	4	1	1	1	1	23	17	C	Y	N															
SUPERCREW HARLEY-DAVIDSON STYLESIDE 2WD 4 SPD AUTO 8 CYL													4	4	1	1	1	1	23	17	C	Y	N															
F250 SUPER DUTY																																						
CREW CAB T/C DSL 2WD 5 SPD AUTO 8 CYL													5	5	1	1	1	1	38	12	C	Y	N															
CREW CAB T/C DSL 2WD 6 SPD MANU 8 CYL													5	5	1	1	1	1	38	12	C	Y	N															
CREW CAB T/C DSL 4WD 5 SPD AUTO 8 CYL													4	5	1	1	1	1	39	12	C	Y	N															

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SIERRA 1500 (CONT)														
4D CREW CAB DENALI 2WD 6 SPD AUTO 8 CYL	5	3	1	1	1	1	29	17	C	Y	Y			
4D CREW CAB SLE ETHAN 2WD 4 SPD AUTO 8 CYL	3	3	1	1	1	1	32	21	C	Y	Y			
4D CREW CAB SLE ETHAN 2WD 6 SPD AUTO 8 CYL	3	3	1	1	1	1	22	15	C	Y	Y			
4D CREW CAB SLE ETHAN 4WD 4 SPD AUTO 8 CYL	3	3	1	1	1	1	23	16	C	Y	Y			
4D CREW CAB SLE ETHAN 4WD 6 SPD AUTO 8 CYL	3	3	1	1	1	1	25	17	C	Y	Y			
4D CREW CAB SLE 2WD 4 SPD AUTO 6 CYL	3	3	1	1	1	1	24	17	C	Y	Y			
4D CREW CAB SLE 2WD 6 SPD AUTO 6 CYL	3	3	1	1	1	1	22	16	C	Y	Y			
4D CREW CAB SLE 4WD 4 SPD AUTO 6 CYL	3	3	1	1	1	1	23	17	C	Y	Y			
4D CREW CAB SLE 4WD 6 SPD AUTO 6 CYL	3	3	1	1	1	1	25	18	C	Y	Y			
4D CREW CAB SLE 2WD 4 SPD AUTO 8 CYL	3	3	1	1	1	1	22	15	C	Y	Y			
4D CREW CAB SLE 2WD 6 SPD AUTO 8 CYL	3	3	1	1	1	1	22	15	C	Y	Y			
4D CREW CAB SLE 4WD 4 SPD AUTO 8 CYL	3	3	1	1	1	1	25	17	C	Y	Y			
4D CREW CAB SLE 4WD 6 SPD AUTO 8 CYL	3	3	1	1	1	1	25	17	C	Y	Y			
4D CREW CAB SLT ETHAN 2WD 4 SPD AUTO 8 CYL	3	3	1	1	1	1	25	17	C	Y	Y			
4D CREW CAB SLT ETHAN 2WD 6 SPD AUTO 8 CYL	3	3	1	1	1	1	25	17	C	Y	Y			
4D CREW CAB SLT ETHAN 4WD 4 SPD AUTO 8 CYL	3	3	1	1	1	1	26	18	C	Y	Y			
4D CREW CAB SLT ETHAN 4WD 6 SPD AUTO 8 CYL	3	3	1	1	1	1	29	19	C	Y	Y			
4D CREW CAB SLT 2WD 4 SPD AUTO 6 CYL	3	3	1	1	1	1	28	19	C	Y	Y			
4D CREW CAB SLT 2WD 6 SPD AUTO 6 CYL	3	3	1	1	1	1	25	17	C	Y	Y			
4D CREW CAB SLT 4WD 4 SPD AUTO 6 CYL	3	3	1	1	1	1	26	18	C	Y	Y			
4D CREW CAB SLT 4WD 6 SPD AUTO 6 CYL	3	3	1	1	1	1	29	20	C	Y	Y			
4D CREW CAB SLT 2WD 4 SPD AUTO 8 CYL	3	3	1	1	1	1	25	17	C	Y	Y			
4D CREW CAB SLT 2WD 6 SPD AUTO 8 CYL	3	3	1	1	1	1	25	17	C	Y	Y			
4D CREW CAB SLT 4WD 4 SPD AUTO 8 CYL	3	3	1	1	1	1	29	19	C	Y	Y			
4D CREW CAB SLT 4WD 6 SPD AUTO 8 CYL	3	3	1	1	1	1	29	19	C	Y	Y			
4D EXTENDED CAB ETHAN 2WD 4 SPD AUTO 8 CYL	3	3	1	1	1	1	26	19	C	Y	Y			
4D EXTENDED CAB ETHAN 4WD 4 SPD AUTO 8 CYL	3	3	1	1	1	1	19	14	C	Y	Y			
4D EXTENDED CAB 2WD 4 SPD AUTO 6 CYL	3	3	1	1	1	1	20	17	C	Y	Y			
4D EXTENDED CAB 4WD 4 SPD AUTO 6 CYL	3	4	1	1	1	1	19	15	C	Y	Y			
4D EXTENDED CAB 2WD 4 SPD AUTO 8 CYL	3	3	1	1	1	1	17	14	C	Y	Y			
4D EXTENDED CAB 4WD 4 SPD AUTO 8 CYL	3	3	1	1	1	1	22	17	C	Y	Y			
4D EXTENDED CAB SLE ETHAN 2WD 4 SPD AUTO 8 CYL	3	3	1	1	1	1	21	17	C	Y	Y			
4D EXTENDED CAB SLE ETHAN 4WD 4 SPD AUTO 8 CYL	3	3	1	1	1	1	22	17	C	Y	Y			
4D EXTENDED CAB SLE 2WD 4 SPD AUTO 6 CYL	3	3	1	1	1	1	24	19	C	Y	Y			
4D EXTENDED CAB SLE 4WD 4 SPD AUTO 6 CYL	3	3	1	1	1	1	22	18	C	Y	Y			
4D EXTENDED CAB SLE 2WD 4 SPD AUTO 8 CYL	3	3	1	1	1	1	21	17	C	Y	Y			
4D EXTENDED CAB SLE 4WD 4 SPD AUTO 8 CYL	3	3	1	1	1	1	25	18	C	Y	Y			
4D EXTENDED CAB SLT ETHAN 2WD 4 SPD AUTO 8 CYL	3	3	1	1	1	1	25	18	C	Y	Y			
4D EXTENDED CAB SLT ETHAN 4WD 4 SPD AUTO 8 CYL	3	3	1	1	1	1	26	18	C	Y	Y			
4D EXTENDED CAB SLT 2WD 4 SPD AUTO 6 CYL	3	3	1	1	1	1	25	19	C	Y	Y			
4D EXTENDED CAB SLT 4WD 4 SPD AUTO 6 CYL	3	3	1	1	1	1	26	19	C	Y	Y			
4D EXTENDED CAB SLT 2WD 4 SPD AUTO 8 CYL	3	3	1	1	1	1	25	18	C	Y	Y			
4D EXTENDED CAB SLT 4WD 4 SPD AUTO 8 CYL	3	3	1	1</										

ACCORD																				
2D EX FWD 5 SPD AUTO 4 CYL										2	2	3	3	3	3	13	26	C	Y	Y
2D EX FWD 5 SPD MANU 4 CYL										2	2	3	3	3	3	13	24	C	Y	Y
2D EX FWD 5 SPD AUTO 6 CYL										2	2	3	3	3	3	13	22	C	Y	Y
2D EX FWD 5 SPD MANU 6 CYL										2	1	3	3	3	3	13	22	C	Y	Y
2D EX W/LEATHER FWD 5 SPD AUTO 4 CYL										2	2	3	3	3	3	16	28	C	Y	Y
2D EX W/LEATHER FWD 5 SPD MANU 4 CYL										2	2	3	3	3	3	14	27	C	Y	Y
2D EX W/LEATHER FWD 5 SPD AUTO 6 CYL										2	1	3	3	3	3	15	26	C	Y	Y
2D EX W/LEATHER FWD 5 SPD MANU 6 CYL										2	1	3	3	3	3	15	26	C	Y	Y
2D LX FWD 5 SPD AUTO 4 CYL										2	2	3	3	3	3	13	24	C	Y	Y
2D LX FWD 5 SPD MANU 4 CYL										2	2	3	3	3	3	12	23	C	Y	Y
2D LX FWD 5 SPD AUTO 6 CYL										2	2	3	3	3	3	12	21	C	Y	Y
2D LX FWD 5 SPD MANU 6 CYL										2	2	3	3	3	3	12	21	C	Y	Y
4D EX FWD 5 SPD AUTO 4 CYL										1	1	3	3	3	3	13	24	C	Y	Y
4D EX FWD 5 SPD MANU 4 CYL										1	1	3	3	3	3	13	24	C	Y	Y
4D EX FWD 5 SPD AUTO 6 CYL										2	1	2	2	2	2	13	21	C	Y	Y
4D EX FWD 5 SPD MANU 6 CYL										2	1	2	2	2	2	13	21	C	Y	Y
4D EX W/LEATHER FWD 5 SPD AUTO 4 CYL										1	1	3	3	3	3	12	20	C	Y	Y
4D EX W/LEATHER FWD 5 SPD MANU 4 CYL										1	1	3	3	3	3	13	24	C	Y	Y
4D EX W/LEATHER FWD 5 SPD AUTO 6 CYL										2	1	2	2	2	2	13	21	C	Y	Y
4D EX W/LEATHER FWD 5 SPD MANU 6 CYL										2	1	2	2	2	2	13	21	C	Y	Y
4D LX FWD 5 SPD AUTO 4 CYL										1	1	3	3	3	3	13	23	C	Y	Y

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**AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY
AMERICAN NATIONAL GENERAL INSURANCE COMPANY
ANPAC LOUISIANA INSURANCE COMPANY
AMERICAN NATIONAL COUNTY MUTUAL INSURANCE COMPANY**

PROCEDURES FOR LIABILITY SYMBOL DETERMINATION

1. The liability symbols for a particular vehicle are based upon the vehicle's industry property damage, bodily injury, personal injury, and medical payments pure premium loss relativities provided by the Highway Loss Data Institute (HLDI) based upon a three-year experience period.
2. The liability symbols that result from the steps above using HLDI data are compared to a major competitor. We use this comparison in our decision to raise or lower the liability symbols of certain vehicles in order to achieve rate consistency and as a further check in the determination of the proper vehicle liability symbols based upon make and model experience. As our company experience gains credibility, we will begin to utilize our own data, along with industry, in the mathematical analysis for each particular vehicle.
3. For new model years, the liability symbols are based upon the loss data produced by the same models from previous years. When a new series is introduced in the industry which is not comparable to any prior year models, then the loss data produced by similar vehicles of body size and style from previous years will be used to determine the appropriate liability symbols.
4. The procedures as outlined here will apply to the current model plus the prior four model years.
5. The agent manual pages reflect the appropriate liability symbols for each vehicle listed in the Symbol Section of the manual.
6. For newly introduced models for which liability symbols have not been provided in the agent manual, or for any model not listed in the agent manual, use liability symbol 3 for the applicable coverages.
7. Liability symbols will be determined and/or adjusted utilizing the most recent HLDI loss data and IIHS crashworthiness evaluations and comparisons to industry data every year at the same time physical damage symbols are determined and/or adjusted.

**American National General Insurance Company
Private Passenger Automobile Insurance
Actuarial Memorandum
Arkansas**

The following memorandum describes the revisions made with this filing and explains the data and methodologies used in the attached American National General Insurance Company (ANG) exhibits.

We are proposing an overall rate decrease of -30.7%, which has a revenue effect of (\$101,488). The rates for our ANG program will be based on those of American National Property and Casualty program in Arkansas with adjustments made for differences in the ANG market, rather than based on rate level indications. We have a low volume of business in ANG and have set rates to coincide with the new business we intend to write.

Exhibit I – Credibility Weighted Rate Level Indications

In this exhibit, ANG's trended loss ratio has been credibility weighted with the permissible loss ratio trended from the lesser of the last effective date to the proposed effective date or one year, using the selected annualized trend factor for each coverage. The credibility weighted trended loss and ALE ratios for All Liability, All Physical Damage, and All Coverages Combined were calculated by weighting the individual coverages' ratios by their premiums at present rates. The formula used for credibility is

$$Z = \sqrt{\frac{N}{1,082}}$$

where N is the number of incurred claims and the standard for full credibility is 1,082 claims. This formula is based on an accepted procedure documented by L.H. Longley-Cook in an article entitled "An Introduction to Credibility Theory" published in Volume XLIX of the Proceedings of the Casualty Actuarial Society.

Exhibit II – Rate Level Indications

Premiums have been adjusted to present rates. The Physical Damage premiums have also been adjusted for model year and symbol trend.

The Incurred losses were evaluated as of 12/31/06, and include allocated loss adjustment expense. The losses were developed to 120-month ultimate using countrywide loss development factors. A similar approach is used for allocated loss expense using countrywide ALE development factors. Comprehensive losses have been adjusted for catastrophes. They were then trended from the midpoint of the experience period to the median loss date of the time the rates are expected to be in effect.

Due to the lack of data for this company, American National Property and Casualty Company (ANPAC) data is used in selecting our annual trend factors for this exhibit. Please refer to Exhibit V for the actual trend factors used.

Exhibit III – Loss and Allocated Loss Expense Development Factors

This exhibit shows the data triangles used in the development of ANG companywide loss development factors, as well as companywide allocated loss expense development factors.

Exhibit IV – Allocated Loss Expense Factors

This exhibit displays the calculation of ANG companywide allocated loss expense to losses incurred factors that are applied to territorial incurred loss data by coverage.

Exhibit V – Annual Trend Factors

Page 1 of this exhibit summarizes our loss trends by coverage based on NAI Fast Track and ANPAC Arkansas data. Pages 2 and 3 of this exhibit show the regression results from which we selected our trend factors. ANPAC uses annualized trend factors calculated from quarterly experience data. The data is smoothed using exponential least square method and trended to the median loss date of the revised rates. Our trends are calculated using two databases that are credibility weighted using the inverses of the variances of the residuals of the databases involved. This technique is based upon a paper entitled “Credibility – Weighted Trend Factors,” by Oakley Van Slyke in the 1981 Proceedings of the Casualty Actuarial Society. The databases are as follows:

- 1) Industry Data for the state of Arkansas
- 2) ANPAC Arkansas Data

The data trended in these databases are quarterly year-ending frequency, severity, and pure premium data for one-, two-, three-, and four-year periods. A trend of 2.5% was chosen for Bodily Injury. A trend of 1.0% was chosen for Property Damage. The Bodily Injury trend was used for Uninsured Motorist Bodily Injury and Underinsured Motorist Bodily Injury. The Property Damage trend was used for Uninsured Motorist Property Damage. Selected trends for Comprehensive and Collision were 2.0% and 1.0%, respectively. Due to inconsistency in the Comprehensive data, we have based our Comprehensive trends on Property Damage and Collision severity trends. A trend of 4.02% was chosen for Medical Payments as an inflationary factor. This trend was chosen using the Consumer Price Index of Medical Expenditures.

Exhibit VI – Investment Income

This exhibit develops a factor for underwriting profit and contingencies. This factor is based upon the estimated effect of investment earnings on unearned premium reserves and loss reserves. This calculation allows for an after-tax operating profit of 8.6% for Liability coverages, 3.7% for Comprehensive coverage and 3.2% for Collision coverage. The tax rate was calculated as described on Page 5 of this exhibit.

Exhibit VII – Development of Underwriting Expenses

This exhibit develops our actual underwriting expenses by account for the past three years. This data, combined with the underwriting profit ratio developed in Exhibit VI, permits us to arrive at an expected loss and allocated loss adjustment expense ratio.

Exhibit VIII – Percent Change and Revenue Effect by Coverage

This exhibit details the percent changes by coverage and reflects the resulting revenue effects.

Exhibit IX – Development of Base Rates by Coverage

This exhibit displays the current and proposed “1 DRRP Point” base rates by coverage and territory. The revenue effect is also included.

Base Rates for this company are developed from base (“1 ticket”) rates used in our preferred company, ANPAC. The overall ANPAC to ANG differential for each coverage is displayed at the bottom of each page.

Exhibit X – Liability/Physical Damage Relativity Revisions

This exhibit displays the current and proposed limit and deductible relativities. All proposed changes in relativities are based upon similar changes in ANPAC.

Exhibit XI – Model Year Relativity Revisions

This exhibit presents the current and proposed model year relativities. All proposed changes in relativities are based upon similar changes in ANPAC.

Exhibit XII – Symbol Revision Revenue Effect

We are revising the procedure in which we assign symbols. Each vehicle will now be assigned a separate symbol for each coverage. This exhibit shows the revenue effect for this change.

Exhibit XIII – Class Factor Relativity Revisions

Pages 1 and 2 of this exhibit show the current and proposed factors for our base classes. Proposed factors are based on those of Arkansas ANPAC. Pages 3 through 8 display the current and proposed ANG class factors.

Exhibit XIV – AmeriCycle® Factor Revision

We have adjusted the class and model group factors that are used for our motorcycle program. This exhibit shows the present and proposed factors, the percentage change, and the Arkansas and countrywide loss experience. The factors have been selected primarily based on countrywide experience due to the lack of credible state specific data.

Exhibit XV – CHROME® Factor Change and Multi-CHROME® Discount

To accurately rate accounts with multiple specialty vehicles, we are introducing a multi-CHROME® discount for accounts with two or more CHROME® vehicles. CHROME vehicles will no longer be classified using multi-car classes but will instead be rated using this multi-CHROME® discount. As a result of this discount and a countrywide study of CHROME® rates, we are revising our CHROME® factors. Pages 1 and 2 display countrywide, three-year experience by vehicle type for CHROME® vehicles, as well as current and proposed rating factors for our CHROME® vehicles program. Pages 3 through 8 display the Arkansas offset by vehicle type and coverage for these changes.

Exhibit XVI – PAC+ Discount Revision

The PAC+ Part A discount for youthfuls who are principal operators will now be assigned based on the account owner's years with their prior carrier. The implementation of this rule will not reduce the PAC+ Part A discount for any vehicle.

In addition, we are expanding the number of risk score ranges for PAC+ Part B. The levels have been selected in order for insured's to maintain a discount that is greater than or equal to their current discount.

Page 1 of this exhibit displays the current and proposed risk score ranges and discounts in Part B of our PAC+ discount. Pages 2 through 4 show the percent change by coverage of these revisions for Arkansas.

Exhibit XVII – Excess Vehicle Discount Offset Calculation

We are revising the Excess Vehicle Discount to match the Arkansas ANPAC Excess Vehicle Discount. Page 1 shows the offset for this revision.

Exhibit XVIII – TLC Discount Offset Calculation

The Tri-Line Discount will now have two levels. We are revising the current TLC Discount from 15% to 10% because of the introduction of the Auto-Home discount in ANG. A policy can qualify for both discounts. Page 1 shows the offset for this revision.

In addition there will be a new 15% discount level for those policyholders who qualify for the TLC discount under the Preferred Plus Non-Nicotine Life Insurance category.

Exhibit XIX – DRRP Factor Offset Calculation

We are revising the DRRP factors to match the proposed Arkansas ANPAC DRRP factors. Page 1 shows the offset for this revision.

Exhibit XX – New Parent Discount Introduction

We are introducing a New Parent Discount. The discount will apply to the automobile that the driver who primarily transports the child principally operates, provided that the driver is at least 21 years of age. This discount will apply to Bodily Injury, Property Damage, Medical Payments, and Collision coverages. Census data was used to determine the percentage of households with children under age 5 and children under age 3. Page 1 shows the offset for this revision.

Exhibit XXI – Auto-Home Discount Introduction

We are introducing an Auto-Home Discount. We will be giving a 5% discount on Bodily Injury, Property Damage, Medical Payments, and Collision if the account has an ANG auto and home. Page 1 shows the offset for this revision.

Exhibit XXII – ANPAC to ANG Base Rate Differential

This exhibit shows how we determined the differential between the ANPAC and ANG base rates. The adjustment for excluding Cashback was determined by taking premiums refunded due to Cashback minus the estimated loss cost difference. The profit provision difference is due to lower profit provision levels in ANG than in ANPAC. The class difference is due to discounted class factors for drivers aged 45 and older in ANPAC not being included in ANG, as well as the elimination of a differentiating factor based on miles driven per year. The TLC difference is due to the lower proposed TLC discount in ANG. The Bi-Line difference was determined based on the estimated number of accounts that will ultimately have an ANG home and auto. The infant difference was determined based on the estimated number of accounts that will eventually qualify for this discount. The rental removal difference is due to the elimination of rental being included with physical damage coverage.

Page 1 shows the calculation of the differential for Bodily Injury, Property Damage, and Medical Payments coverages. Page 2 shows the calculation of the differential for Comprehensive coverage. Page 3 shows the calculation of the differential for Collision coverage. Page 4 shows the calculation of the differential for all other coverages.

Exhibit XXIII – Camper Shell Unit Rates

We are revising the Mounted Camper Shell Units/Shells rates. The rates were determined using the Arkansas rates in ANPAC and the differential listed on page 4 of Exhibit XXIII. Page 1 shows the current and proposed rates. The revenue effect for this change is negligible.

Exhibit XXIV – Utility Trailer Rates

We are revising the Utility Trailer rates. The rates were determined using the Arkansas rates in ANPAC and the differential listed on page 4 of Exhibit XXIII. Page 1 shows the current and proposed rates. Page 2 shows the current counts by Actual Cash Value and Deductible. The revenue effect for this change is negligible.

Exhibit XXV – Removal of Inclusion of Rental with Physical Damage

Rental Reimbursement will no longer be included with Physical Damage coverage. Comprehensive and Collision base rates will be lowered to compensate for the coverage differences. Page 1 of this exhibit shows the differential for Comprehensive and Collision coverages between ANPAC and ANG due solely to the removal of rental reimbursement. Page 2 shows the current and proposed Rental Reimbursement rates. Proposed rates for 40/800 and 50/1000 were determined using the Arkansas rates in ANPAC and the differential listed on page 4 of Exhibit XXIII.

Exhibit XXVI – Miscellaneous Rates

Rates for Towing and Labor, Wage Loss, and Accidental Death and Dismemberment have been revised. The rates were determined using the Arkansas rates in ANPAC and the differential listed on page 4 of Exhibit XXIII. Page 1 shows the current and proposed Towing and Labor rates. Page 2 shows the current and proposed Wage Loss rates. Page 3 shows the current and proposed Accidental Death and Dismemberment rates.

Exhibit XXVII – Endorsement Rates

Endorsement rates have been revised. The rates were determined using the Arkansas rates in ANPAC and the differential listed on page 4 of Exhibit XXIII.

Page 1 shows the current and proposed rates. The revenue effect for this change is negligible.

Exhibit XXVIII – Americycle Endorsement and Miscellaneous Rates

Rates for Americycle endorsements as well as Rental Reimbursement and Towing and Labor have been revised. The rates were determined using the Arkansas rates in ANPAC and the differential listed on page 4 of Exhibit XXIII. Page 1 shows the current and proposed rates for the Americycle Endorsements. Page 2 shows the current and proposed rates for Americycle Rental Reimbursement and Towing and Labor. The revenue effect for this change is negligible.

Exhibit XXIX – Recreational Vehicle Program Introduction

We are introducing a Recreational Vehicle Program. The rates were determined using the Arkansas rates in ANPAC and the differential listed on page 4 of Exhibit XXIII. Pages 1 through 8 show the proposed rates.

Other Revisions

We are revising our rule for students away at school. Currently these drivers are given a married rate if the married rate generates a lower premium. We are proposing a 30% discount on Bodily Injury, Property Damage, Medical Payments, and Collision.

We are introducing a minimum premium rule to establish a minimum premium of \$1 for all applicable coverages on all vehicle types.

We are revising the Utility Vehicle class factors to match the factors in ANPAC.

	Single Car		Multi Car	
	Current	Proposed	Current	Proposed
Utility Vehicle				
03	2.75	2.15	2.20	1.70
04	1.20	1.25	1.00	1.00

The revenue effect for this change is negligible.

Territory Changes

Grant County is being moved from territory 6 to territory 13.

Rate Level History

<u>Effective Date</u>	<u>Overall Percent Change</u>
04/15/2007	-2.10%
07/15/2006	-4.00%
09/01/2005	0.00%

American National General Insurance Company
Credibility Weighted Rate Level Indications
Arkansas

Losses Trended to: 11/15/08
Losses Valued as of: 12/31/06

Coverage	Trended Loss Ratio w/ALE	2006 Earned PPR with MY/Sym Drift & CA\$HBACK Adjustment	Claim Count	Full Cred Claim Ct Req	Credibility Factor	Trended Perm Loss Ratio	Credibility Weighted Trended Loss Ratio	Credibility Weighted Rate Level Indications	Selected
Bodily Injury	110.8%	110,488	17	1,082	0.1253	76.0%	80.4%	7.9%	-15.5%
Property Damage	55.0%	75,105	63	1,082	0.2413	75.1%	70.3%	-5.7%	-26.2%
Medical Payments	42.7%	13,851	11	1,082	0.1008	77.0%	73.5%	-1.3%	-23.7%
Uninsured Motorist - BI	2.1%	15,821	1	1,082	0.0304	76.0%	73.8%	-0.9%	-54.9%
Underinsured Motorist - BI	185.6%	12,474	1	1,082	0.0304	76.0%	79.4%	6.6%	-33.0%
Uninsured Motorist - PD	51.2%	7,432	4	1,082	0.0608	75.1%	73.7%	-1.1%	-49.8%
Comprehensive	70.7%	41,052	28	1,082	0.1609	73.5%	73.1%	1.0%	-57.4%
Collision	60.5%	84,558	48	1,082	0.2106	73.7%	70.9%	-3.0%	-40.9%
Towing and Labor	34.2%	3,367	33	1,082	0.1746	73.5%	66.6%	-7.8%	-18.2%
Wage Loss	36.5%	2,203	2	1,082	0.0430	76.0%	74.4%	-0.2%	-50.0%
Rental Reimbursement	181.5%	159	3	1,082	0.0527	73.5%	79.2%	9.5%	92.8%
Accidental Death and Dismemberment	0.0%	1,716	-	1,082	-	76.0%	76.0%	2.1%	-50.0%
All Liability	82.8%	239,090				75.8%	76.0%	2.1%	-24.4%
All Physical Damage	62.9%	129,136				73.6%	71.5%	-1.8%	-45.3%
All Coverages	75.8%	368,226				75.0%	74.4%	0.7%	-30.7%

The credibility factor is calculated as $Z = \{(n/\text{credibility standard})^{1/2}\}$, where n represents the total number of claims.

The credibility weighted rate level indication is calculated as:

$\{(\text{Credibility Weighted Trended Loss Ratio} / \text{Permissible Loss Ratio}) - 1\}$

where the Permissible Loss Ratio is 74.5% for Liability Coverages, and 72.8% for Physical Damage Coverages.

American National General Insurance Company
Rate Level Indications
Arkansas
Losses Trended to: 11/15/08
Losses Valued as of: 12/31/06

Bodily Injury

Year	Earned Premium	CRL Factor	Model Year and Symbol Drift Factor	CASHBACK Factor	EP @ CRL, MY and Symbol Drift, CASHBACK	Incurred Losses	LDF Factor	Ultimate Losses	ALE Factor	Accident Yr Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
2004	215,408	1.0780	1.0000	0.9441	219,226	40,680	1.0190	41,454	1.0033	41,590	1.1140	46,332	74.5%	21.1%	
2005	157,091	0.9579	1.0000	0.9441	142,075	38,878	1.0904	42,391	1.0143	42,999	1.0868	46,732	74.5%	32.9%	
2006	122,848	0.9526	1.0000	0.9441	110,488	293,601	1.3766	404,164	1.0026	405,198	1.0603	429,641	74.5%	388.9%	
Total	495,348				471,789	373,159		488,009		489,787		522,705	74.5%	110.8%	48.7%

Property Damage

Year	Earned Premium	CRL Factor	Model Year and Symbol Drift Factor	CASHBACK Factor	EP @ CRL, MY and Symbol Drift, CASHBACK	Incurred Losses	LDF Factor	Ultimate Losses	ALE Factor	Accident Yr Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
2004	144,826	1.1181	1.0000	0.9441	152,884	63,326	1.0040	63,580	1.0302	65,498	1.0445	68,410	74.5%	44.7%	
2005	108,069	0.9672	1.0000	0.9441	98,691	58,682	1.0140	59,506	1.0204	60,721	1.0341	62,794	74.5%	63.6%	
2006	85,556	0.9298	1.0000	0.9441	75,105	42,991	1.0445	44,903	1.0517	47,224	1.0239	48,350	74.5%	64.4%	
Total	338,451				326,680	164,999		167,989		173,443		179,554	74.5%	55.0%	-26.2%

Medical Payments

Year	Earned Premium	CRL Factor	Model Year and Symbol Drift Factor	CASHBACK Factor	EP @ CRL, MY and Symbol Drift, CASHBACK	Incurred Losses	LDF Factor	Ultimate Losses	ALE Factor	Accident Yr Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
2004	22,572	1.2682	1.0000	0.9441	27,028	17,515	0.9875	17,296	1.0009	17,312	1.1882	20,571	74.5%	76.1%	
2005	17,364	1.1188	1.0000	0.9441	18,339	3,821	0.9579	3,661	1.0192	3,731	1.1424	4,262	74.5%	23.2%	
2006	13,728	1.0686	1.0000	0.9441	13,851	510	0.8142	416	1.0302	428	1.0982	470	74.5%	3.4%	
Total	53,664				59,218	21,846		21,372		21,471		25,303	74.5%	42.7%	-42.6%

Uninsured Motorist - BI

Year	Earned Premium	CRL Factor	Model Year and Symbol Drift Factor	CASHBACK Factor	EP @ CRL, MY and Symbol Drift, CASHBACK	Incurred Losses	LDF Factor	Ultimate Losses	ALE Factor	Accident Yr Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
2004	30,960	0.9139	1.0000	0.9441	26,715	-	1.0506	-	1.0000	-	1.1140	-	74.5%	0.0%	
2005	24,756	0.8196	1.0000	0.9441	19,157	1,000	1.1767	1,177	1.0000	1,177	1.0868	1,279	74.5%	6.7%	
2006	19,797	0.8465	1.0000	0.9441	15,821	-	1.7356	-	1.0000	-	1.0603	-	74.5%	0.0%	
Total	75,514				61,693	1,000		1,177		1,177		1,279	74.5%	2.1%	-97.2%

Underinsured Motorist - BI

Year	Earned Premium	CRL Factor	Model Year and Symbol Drift Factor	CASHBACK Factor	EP @ CRL, MY and Symbol Drift, CASHBACK	Incurred Losses	LDF Factor	Ultimate Losses	ALE Factor	Accident Yr Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
2004	16,948	1.3243	1.0000	0.9441	21,193	-	1.0506	-	1.0000	-	1.1140	-	74.5%	0.0%	
2005	14,458	1.1646	1.0000	0.9441	15,898	-	1.1767	-	1.0000	-	1.0868	-	74.5%	0.0%	
2006	12,315	1.0730	1.0000	0.9441	12,474	50,000	1.7356	86,782	1.0000	86,782	1.0603	92,017	74.5%	737.7%	
Total	43,721				49,565	50,000		86,782		86,782		92,017	74.5%	185.6%	149.2%

Uninsured Motorist - PD

Year	Earned Premium	CRL Factor	Model Year and Symbol Drift Factor	CASHBACK Factor	EP @ CRL, MY and Symbol Drift, CASHBACK	Incurred Losses	LDF Factor	Ultimate Losses	ALE Factor	Accident Yr Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
2004	15,179	0.8850	1.0000	0.9441	12,685	282	1.0030	283	1.3383	378	1.0445	395	74.5%	3.1%	
2005	11,301	0.8745	1.0000	0.9441	9,330	12,689	0.9955	12,632	1.0089	12,744	1.0341	13,179	74.5%	141.3%	
2006	8,922	0.8821	1.0000	0.9441	7,432	1,498	0.9756	1,461	1.0000	1,461	1.0239	1,496	74.5%	20.1%	
Total	35,403				29,447	14,469		14,376		14,583		15,070	74.5%	51.2%	-31.3%

American National General Insurance Company
Rate Level Indications
Arkansas
Losses Trended to: 11/15/08
Losses Valued as of: 12/31/06

Comprehensive

Year	Earned Premium	CRL Factor	Model Year and Symbol Drift Factor	CASHBACK Factor	EP @ CRL, MY and Symbol Drift, CASHBACK	Incurred Losses adjusted for CAT Losses	LDF Factor	Ultimate Losses	ALE Factor	Accident Yr Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
2004	72,009	0.8208	1.1466	0.9441	63,980	40,803	1.0000	40,803	1.0207	41,647	1.0904	45,414	72.3%	71.0%	
2005	50,401	0.8776	1.1114	0.9441	46,415	20,645	1.0020	20,687	1.0577	21,882	1.0691	23,393	72.3%	50.4%	
2006	43,460	0.9288	1.0772	0.9441	41,052	35,041	0.9920	34,760	1.0518	36,562	1.0481	38,321	72.3%	93.3%	
Total	165,870				151,448	96,489		96,250		100,091		107,128	72.3%	70.7%	-2.2%

Collision

Year	Earned Premium	CRL Factor	Model Year and Symbol Drift Factor	CASHBACK Factor	EP @ CRL, MY and Symbol Drift, CASHBACK	Incurred Losses	LDF Factor	Ultimate Losses	ALE Factor	Accident Yr Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
2004	149,425	0.9454	1.3434	0.9441	179,176	108,519	1.0000	108,520	1.0227	110,981	1.0445	115,915	73.1%	64.7%	
2005	109,586	0.9255	1.2559	0.9441	120,267	38,753	1.0000	38,753	1.0433	40,431	1.0341	41,811	73.1%	34.8%	
2006	80,541	0.9472	1.1739	0.9441	84,558	73,856	0.9500	70,166	1.0391	72,909	1.0239	74,651	73.1%	88.3%	
Total	339,552				384,001	221,129		217,439		224,321		232,377	73.1%	60.5%	-17.2%

Towing and Labor

Year	Earned Premium	CRL Factor	Model Year and Symbol Drift Factor	CASHBACK Factor	EP @ CRL, MY and Symbol Drift, CASHBACK	Incurred Losses	LDF Factor	Ultimate Losses	ALE Factor	Accident Yr Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
2004	6,161	1.0000	1.0000	0.9441	5,818	1,395	1.0000	1,395	1.0000	1,395	1.0904	2,582	72.3%	44.4%	
2005	4,462	1.0000	1.0000	0.9441	4,214	408	1.0000	408	1.0000	409	1.0691	1,162	72.3%	27.6%	
2006	3,565	1.0000	1.0000	0.9441	3,367	223	1.0000	223	1.0000	223	1.0481	837	72.3%	24.9%	
Total	14,188				13,399	2,027		2,027		2,027		4,581	72.3%	34.2%	-52.7%

Wage Loss

Year	Earned Premium	CRL Factor	Model Year and Symbol Drift Factor	CASHBACK Factor	EP @ CRL, MY and Symbol Drift, CASHBACK	Incurred Losses	LDF Factor	Ultimate Losses	ALE Factor	Accident Yr Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
2004	3,627	1.0000	1.0000	0.9441	3,424	335	1.0000	335	1.0000	335	1.1140	373	74.5%	10.9%	
2005	2,804	1.0000	1.0000	0.9441	2,649	-	1.0000	-	1.0000	-	1.0868	-	74.5%	0.0%	
2006	2,334	1.0000	1.0000	0.9441	2,203	2,500	1.0000	2,500	1.0000	2,500	1.0603	2,651	74.5%	120.3%	
Total	8,765				8,276	2,835		2,835		2,835		3,024	74.5%	36.5%	-51.0%

Rental Reimbursement

Year	Earned Premium	CRL Factor	Model Year and Symbol Drift Factor	CASHBACK Factor	EP @ CRL, MY and Symbol Drift, CASHBACK	Incurred Losses	LDF Factor	Ultimate Losses	ALE Factor	Accident Yr Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
2004	713	1.0000	1.0000	0.9441	673	800	1.0000	800	1.0000	800	1.0904	872	72.3%	129.6%	
2005	371	1.0000	1.0000	0.9441	351	1,193	1.0000	1,193	1.0000	1,193	1.0691	1,275	72.3%	363.2%	
2006	168	1.0000	1.0000	0.9441	159	-	1.0000	-	1.0000	-	1.0481	-	72.3%	0.0%	
Total	1,252				1,183	1,993		1,993		1,993		2,147	72.3%	181.5%	151.0%

Accidental Death and Dismemberment

Year	Earned Premium	CRL Factor	Model Year and Symbol Drift Factor	CASHBACK Factor	EP @ CRL, MY and Symbol Drift, CASHBACK	Incurred Losses	LDF Factor	Ultimate Losses	ALE Factor	Accident Yr Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
2004	2,630	1.0000	1.0000	0.9441	2,485	-	1.0000	-	1.0000	-	1.1140	-	74.5%	0.0%	
2005	2,100	1.0000	1.0000	0.9441	1,981	-	1.0000	-	1.0000	-	1.0868	-	74.5%	0.0%	
2006	1,818	1.0000	1.0000	0.9441	1,716	-	1.0000	-	1.0000	-	1.0603	-	74.5%	0.0%	
Total	6,548				6,182	-		-		-		-	74.5%	0.0%	-100.0%

American National General Insurance Company
Companywide
Bodily Injury Loss Development

Incurred Losses - Direct

Acc Year	12 months	24 months	36 months	48 months	60 months	72 months	84 months	96 months	108 months	120 months
1995	6,008,473	6,572,347	6,870,856	6,853,690	6,995,061	7,133,334	7,483,751	7,507,251	7,507,251	7,507,251
1996	4,481,504	5,487,462	5,894,014	6,217,868	6,285,648	6,309,013	6,308,519	6,303,519	6,303,519	6,303,519
1997	5,516,627	6,189,742	6,683,206	7,018,175	7,130,465	7,146,539	7,148,179	7,148,179	7,148,179	7,148,179
1998	4,301,503	5,493,146	6,322,911	6,509,616	6,585,021	6,571,761	6,522,387	6,515,870	6,498,870	
1999	4,422,636	5,921,693	6,452,742	6,889,590	6,824,954	6,760,925	6,761,675	6,761,675		
2000	3,509,826	4,765,659	5,165,019	5,270,695	5,300,045	5,298,645	5,278,164			
2001	6,225,367	7,971,785	8,400,946	8,644,521	8,621,263	8,569,033				
2002	7,099,914	9,456,820	10,221,550	10,344,666	10,361,722					
2003	7,020,858	8,807,132	9,292,164	9,401,311						
2004	5,158,414	6,863,186	7,341,509							
2005	3,626,581	4,307,395								
2006	4,350,390									

Loss Development Factors

Acc Year	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	84 to 96	96 to 108	108 to 120
1995	1.0938	1.0454	0.9975	1.0206	1.0198	1.0491	1.0031	1.0000	1.0000
1996	1.2245	1.0741	1.0549	1.0109	1.0037	0.9999	0.9992	1.0000	1.0000
1997	1.1220	1.0797	1.0501	1.0160	1.0023	1.0002	1.0000	1.0000	1.0000
1998	1.2770	1.1511	1.0295	1.0116	0.9980	0.9925	0.9990	0.9974	
1999	1.3390	1.0897	1.0677	0.9906	0.9906	1.0001	1.0000		
2000	1.3578	1.0838	1.0205	1.0056	0.9997	0.9961			
2001	1.2805	1.0538	1.0290	0.9973	0.9939				
2002	1.3320	1.0809	1.0120	1.0016					
2003	1.2544	1.0551	1.0117						
2004	1.3305	1.0697							
2005	1.1877								
3 Pt. Avg.	1.2575	1.0686	1.0176	1.0015	0.9947	0.9962	0.9997	0.9991	1.0000
3-Pt. Wtd Avg.	1.2639	1.0688	1.0170	1.0010	0.9943	0.9963	0.9997	0.9991	1.0000
Selected	1.2625	1.0700	1.0175	1.0015	1.0000	1.0000	1.0000	1.0000	1.0000

12 to 120 Months =	1.3766
24 to 120 Months =	1.0904
36 to 120 Months =	1.0190
48 to 120 Months =	1.0015
60 to 120 Months =	1.0000
72 to 120 Months =	1.0000
84 to 120 Months =	1.0000
96 to 120 Months =	1.0000
108 to 120 Months =	1.0000

American National General Insurance Company
Companywide
Property Damage Loss Development

Incurred Losses - Direct

Acc Year	12 months	24 months	36 months	48 months	60 months	72 months	84 months	96 months	108 months	120 months
1995	4,717,685	4,866,607	4,839,766	4,847,579	4,849,770	4,839,869	4,839,860	4,839,860	4,839,860	4,839,860
1996	4,248,123	4,460,592	4,496,130	4,495,649	4,497,028	4,497,028	4,496,714	4,496,714	4,496,714	4,496,714
1997	4,381,734	4,659,428	4,704,402	4,708,112	4,707,555	4,719,297	4,719,222	4,719,222	4,719,222	4,719,222
1998	4,414,155	4,554,253	4,573,355	4,581,725	4,597,163	4,584,692	4,585,202	4,585,202	4,585,202	
1999	4,669,690	5,051,683	5,104,454	5,124,732	5,117,098	5,120,344	5,120,344	5,120,344		
2000	4,770,865	5,093,064	5,098,549	5,096,748	5,098,620	5,099,499	5,099,499			
2001	5,560,074	6,076,839	6,142,876	6,139,036	6,154,305	6,134,220				
2002	6,760,875	7,096,370	7,173,069	7,206,524	7,220,349					
2003	5,877,562	6,173,934	6,197,497	6,207,010						
2004	4,661,021	4,726,992	4,783,041							
2005	3,446,517	3,515,529								
2006	3,161,777									

Loss Development Factors

Acc Year	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	84 to 96	96 to 108	108 to 120
1995	1.0316	0.9945	1.0016	1.0005	0.9980	1.0000	1.0000	1.0000	1.0000
1996	1.0500	1.0080	0.9999	1.0003	1.0000	0.9999	1.0000	1.0000	1.0000
1997	1.0634	1.0097	1.0008	0.9999	1.0025	1.0000	1.0000	1.0000	1.0000
1998	1.0317	1.0042	1.0018	1.0034	0.9973	1.0001	1.0000	1.0000	
1999	1.0818	1.0104	1.0040	0.9985	1.0006	1.0000	1.0000		
2000	1.0675	1.0011	0.9996	1.0004	1.0002	1.0000			
2001	1.0929	1.0109	0.9994	1.0025	0.9967				
2002	1.0496	1.0108	1.0047	1.0019					
2003	1.0504	1.0038	1.0015						
2004	1.0142	1.0119							
2005	1.0200								
3 Pt. Avg.	1.0282	1.0088	1.0019	1.0016	0.9992	1.0000	1.0000	1.0000	1.0000
3-Pt. Wtd Avg.	1.0308	1.0087	1.0020	1.0017	0.9990	1.0000	1.0000	1.0000	1.0000
Selected	1.0300	1.0100	1.0020	1.0020	1.0000	1.0000	1.0000	1.0000	1.0000

12 to 120 Months =	1.0445
24 to 120 Months =	1.0140
36 to 120 Months =	1.0040
48 to 120 Months =	1.0020
60 to 120 Months =	1.0000
72 to 120 Months =	1.0000
84 to 120 Months =	1.0000
96 to 120 Months =	1.0000
108 to 120 Months =	1.0000

American National General Insurance Company
Companywide
Medical Payments Loss Development

Incurred Losses - Direct

Acc Year	12 months	24 months	36 months	48 months	60 months	72 months	84 months	96 months	108 months	120 months
1995	828,574	693,950	676,352	665,897	658,448	656,180	656,133	656,133	656,176	656,176
1996	715,716	633,513	573,362	569,273	565,702	565,702	565,702	565,702	565,702	565,702
1997	698,950	617,265	589,446	587,052	576,052	570,552	569,606	564,606	564,606	564,621
1998	654,341	642,864	659,163	661,694	658,140	657,379	656,882	656,882	656,882	
1999	632,554	556,219	556,046	554,467	553,922	551,756	551,756	551,756		
2000	530,615	462,963	466,473	467,435	458,325	462,992	462,992			
2001	749,993	622,646	612,618	602,305	603,384	603,384				
2002	905,898	792,222	747,980	732,127	729,730					
2003	919,281	770,586	765,892	764,444						
2004	657,562	546,294	524,834							
2005	493,395	432,526								
2006	357,713									

Loss Development Factors

Acc Year	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	84 to 96	96 to 108	108 to 120
1995	0.8375	0.9746	0.9845	0.9888	0.9966	0.9999	1.0000	1.0001	1.0000
1996	0.8851	0.9051	0.9929	0.9937	1.0000	1.0000	1.0000	1.0000	1.0000
1997	0.8831	0.9549	0.9959	0.9813	0.9905	0.9983	0.9912	1.0000	1.0000
1998	0.9825	1.0254	1.0038	0.9946	0.9988	0.9992	1.0000	1.0000	
1999	0.8793	0.9997	0.9972	0.9990	0.9961	1.0000	1.0000		
2000	0.8725	1.0076	1.0021	0.9805	1.0102	1.0000			
2001	0.8302	0.9839	0.9832	1.0018	1.0000				
2002	0.8745	0.9442	0.9788	0.9967					
2003	0.8382	0.9939	0.9981						
2004	0.8308	0.9607							
2005	0.8766								
3 Pt. Avg.	0.8485	0.9663	0.9867	0.9930	1.0021	0.9997	0.9971	1.0000	1.0000
3-Pt. Wtd Avg.	0.8450	0.9666	0.9870	0.9942	1.0015	0.9997	0.9972	1.0000	1.0000
Selected	0.8500	0.9700	0.9900	0.9975	1.0000	1.0000	1.0000	1.0000	1.0000

12 to 120 Months =	0.8142
24 to 120 Months =	0.9579
36 to 120 Months =	0.9875
48 to 120 Months =	0.9975
60 to 120 Months =	1.0000
72 to 120 Months =	1.0000
84 to 120 Months =	1.0000
96 to 120 Months =	1.0000
108 to 120 Months =	1.0000

American National General Insurance Company
Companywide
Uninsured and Underinsured Motorist Bodily Injury Loss Development

Incurred Losses - Direct

Acc Year	12 months	24 months	36 months	48 months	60 months	72 months	84 months	96 months	108 months	120 months
1995	996,165	1,157,161	1,381,752	1,494,436	1,497,786	1,528,138	1,550,839	1,509,282	1,509,282	1,509,282
1996	720,308	1,225,442	1,317,286	1,317,282	1,366,782	1,516,782	1,516,782	1,481,782	1,481,782	1,481,782
1997	664,447	997,371	1,233,423	1,321,047	1,314,260	1,424,143	1,499,591	1,499,591	1,499,591	1,499,591
1998	567,945	947,602	1,009,627	1,073,475	1,073,306	1,110,585	1,110,140	1,055,141	1,055,251	
1999	426,280	898,102	977,502	1,001,649	1,024,249	1,032,047	1,032,027	1,020,447		
2000	535,461	872,553	1,168,753	1,384,021	1,331,913	1,323,861	1,323,861			
2001	711,350	1,401,982	1,907,258	1,873,972	1,998,444	1,982,794				
2002	1,476,252	2,142,113	2,390,426	2,356,301	2,426,438					
2003	1,164,536	1,778,556	2,097,891	2,152,153						
2004	1,140,311	1,572,985	1,658,987							
2005	1,018,685	1,518,042								
2006	606,057									

Loss Development Factors

Acc Year	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	84 to 96	96 to 108	108 to 120
1995	1.1616	1.1941	1.0816	1.0022	1.0203	1.0149	0.9732	1.0000	1.0000
1996	1.7013	1.0749	1.0000	1.0376	1.1097	1.0000	0.9769	1.0000	1.0000
1997	1.5011	1.2367	1.0710	0.9949	1.0836	1.0530	1.0000	1.0000	1.0000
1998	1.6685	1.0655	1.0632	0.9998	1.0347	0.9996	0.9505	1.0001	
1999	2.1068	1.0884	1.0247	1.0226	1.0076	1.0000	0.9888		
2000	1.6295	1.3395	1.1842	0.9624	0.9940	1.0000			
2001	1.9709	1.3604	0.9825	1.0664	0.9922				
2002	1.4510	1.1159	0.9857	1.0298					
2003	1.5273	1.1795	1.0259						
2004	1.3794	1.0547							
2005	1.4902								
3 Pt. Avg.	1.4656	1.1167	0.9980	1.0195	0.9979	0.9999	0.9798	1.0000	1.0000
3-Pt. Wtd Avg.	1.4652	1.1190	0.9979	1.0254	0.9963	0.9999	0.9817	1.0000	1.0000
Selected	1.4750	1.1200	1.0250	1.0250	1.0000	1.0000	1.0000	1.0000	1.0000

12 to 120 Months =	1.7356
24 to 120 Months =	1.1767
36 to 120 Months =	1.0506
48 to 120 Months =	1.0250
60 to 120 Months =	1.0000
72 to 120 Months =	1.0000
84 to 120 Months =	1.0000
96 to 120 Months =	1.0000
108 to 120 Months =	1.0000

American National General Insurance Company
Companywide
Uninsured and Underinsured Motorist Property Damage Loss Development

Incurred Losses - Direct

Acc Year	12 months	24 months	36 months	48 months	60 months	72 months	84 months	96 months	108 months	120 months
1995	286,595	292,823	284,672	282,058	280,642	278,430	277,560	275,200	274,788	274,788
1996	251,791	253,469	247,877	247,848	247,848	247,848	247,848	247,848	247,848	247,848
1997	216,394	235,573	232,966	238,021	235,521	232,521	232,521	232,521	232,521	232,521
1998	231,359	249,883	249,488	249,715	249,740	249,740	249,740	249,740	249,740	
1999	211,815	205,228	202,785	201,950	201,435	200,895	200,375	198,515		
2000	200,004	206,717	206,857	206,931	205,960	206,072	206,106			
2001	262,182	283,345	283,970	283,144	283,062	282,911				
2002	236,590	246,570	243,570	243,508	246,155					
2003	218,537	213,441	211,855	213,658						
2004	149,595	143,902	142,583							
2005	166,566	165,288								
2006	94,564									

Loss Development Factors

Acc Year	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	84 to 96	96 to 108	108 to 120
1995	1.0217	0.9722	0.9908	0.9950	0.9921	0.9969	0.9915	0.9985	1.0000
1996	1.0067	0.9779	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997	1.0886	0.9889	1.0217	0.9895	0.9873	1.0000	1.0000	1.0000	1.0000
1998	1.0801	0.9984	1.0009	1.0001	1.0000	1.0000	1.0000	1.0000	
1999	0.9689	0.9881	0.9959	0.9974	0.9973	0.9974	0.9907		
2000	1.0336	1.0007	1.0004	0.9953	1.0005	1.0002			
2001	1.0807	1.0022	0.9971	0.9997	0.9995				
2002	1.0422	0.9878	0.9997	1.0109					
2003	0.9767	0.9926	1.0085						
2004	0.9619	0.9908							
2005	0.9923								
3 Pt. Avg.	0.9770	0.9904	1.0018	1.0020	0.9991	0.9992	0.9969	1.0000	1.0000
3-Pt. Wtd Avg.	0.9774	0.9902	1.0012	1.0022	0.9992	0.9993	0.9973	1.0000	1.0000
Selected	0.9800	0.9925	1.0015	1.0015	1.0000	1.0000	1.0000	1.0000	1.0000

12 to 120 Months =	0.9756
24 to 120 Months =	0.9955
36 to 120 Months =	1.0030
48 to 120 Months =	1.0015
60 to 120 Months =	1.0000
72 to 120 Months =	1.0000
84 to 120 Months =	1.0000
96 to 120 Months =	1.0000
108 to 120 Months =	1.0000

American National General Insurance Company
Companywide
Comprehensive Loss Development

Incurred Losses - Direct

Acc Year	12 months	24 months	36 months	48 months	60 months	72 months	84 months	96 months	108 months	120 months
1995	2,912,478	2,951,130	2,981,882	2,990,680	2,990,037	2,988,911	2,988,911	2,988,911	2,988,911	2,988,911
1996	2,282,434	2,317,038	2,315,241	2,312,494	2,312,494	2,312,494	2,312,494	2,311,494	2,311,494	2,311,494
1997	1,961,621	2,014,991	2,005,628	2,002,885	2,002,885	2,002,885	2,002,671	2,002,671	2,002,671	2,002,671
1998	2,564,146	2,563,810	2,562,257	2,562,409	2,562,409	2,562,557	2,562,557	2,562,557	2,562,557	2,562,557
1999	1,960,222	2,081,631	2,087,992	2,082,643	2,076,997	2,076,997	2,076,997	2,076,595		
2000	2,578,799	2,720,680	2,748,617	2,761,477	2,761,131	2,761,131	2,761,131			
2001	3,091,697	3,285,776	3,284,652	3,288,651	3,268,717	3,266,068				
2002	3,497,614	3,647,391	3,647,131	3,647,131	3,646,507					
2003	2,935,863	2,986,316	3,017,222	3,032,000						
2004	2,217,903	2,176,255	2,166,870							
2005	2,139,836	2,059,695								
2006	1,383,796									

Loss Development Factors

Acc Year	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	84 to 96	96 to 108	108 to 120
1995	1.0133	1.0104	1.0030	0.9998	0.9996	1.0000	1.0000	1.0000	1.0000
1996	1.0152	0.9992	0.9988	1.0000	1.0000	1.0000	0.9996	1.0000	1.0000
1997	1.0272	0.9954	0.9986	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000
1998	0.9999	0.9994	1.0001	1.0000	1.0001	1.0000	1.0000	1.0000	
1999	1.0619	1.0031	0.9974	0.9973	1.0000	1.0000	0.9998		
2000	1.0550	1.0103	1.0047	0.9999	1.0000	1.0000			
2001	1.0628	0.9997	1.0012	0.9939	0.9992				
2002	1.0428	0.9999	1.0000	0.9998					
2003	1.0172	1.0103	1.0049						
2004	0.9812	0.9957							
2005	0.9625								
3 Pt. Avg.	0.9870	1.0020	1.0020	0.9979	0.9997	1.0000	0.9999	1.0000	1.0000
3-Pt. Wtd Avg.	0.9902	1.0024	1.0019	0.9978	0.9997	1.0000	0.9999	1.0000	1.0000
Selected	0.9900	1.0020	1.0020	0.9980	1.0000	1.0000	1.0000	1.0000	1.0000

12 to 120 Months =	0.9920
24 to 120 Months =	1.0020
36 to 120 Months =	1.0000
48 to 120 Months =	0.9980
60 to 120 Months =	1.0000
72 to 120 Months =	1.0000
84 to 120 Months =	1.0000
96 to 120 Months =	1.0000
108 to 120 Months =	1.0000

American National General Insurance Company
Companywide
Collision Loss Development

Incurred Losses - Direct

Acc Year	12 months	24 months	36 months	48 months	60 months	72 months	84 months	96 months	108 months	120 months
1995	6,385,693	6,081,629	6,063,110	6,046,071	6,045,712	6,038,461	6,037,740	6,037,473	6,035,338	6,035,338
1996	5,928,316	5,605,651	5,571,499	5,586,057	5,583,455	5,585,785	5,580,594	5,580,230	5,580,230	5,580,230
1997	5,933,531	5,632,933	5,582,427	5,577,724	5,576,513	5,578,018	5,578,169	5,578,000	5,577,705	5,577,785
1998	6,034,522	5,802,240	5,739,501	5,730,976	5,729,848	5,728,604	5,727,617	5,725,044	5,723,933	
1999	6,340,534	6,187,924	6,147,388	6,124,404	6,116,349	6,116,056	6,115,983	6,115,848		
2000	7,281,053	7,060,360	7,026,215	7,023,139	7,021,701	7,018,281	7,015,468			
2001	8,959,167	8,605,236	8,600,836	8,635,946	8,632,673	8,631,443				
2002	9,643,456	9,393,003	9,339,185	9,335,347	9,333,270					
2003	7,754,178	7,421,217	7,337,503	7,346,808						
2004	5,948,422	5,634,129	5,626,796							
2005	4,782,312	4,505,748								
2006	4,008,451									

Loss Development Factors

Acc Year	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	84 to 96	96 to 108	108 to 120
1995	0.9524	0.9970	0.9972	0.9999	0.9988	0.9999	1.0000	0.9996	1.0000
1996	0.9456	0.9939	1.0026	0.9995	1.0004	0.9991	0.9999	1.0000	1.0000
1997	0.9493	0.9910	0.9992	0.9998	1.0003	1.0000	1.0000	0.9999	1.0000
1998	0.9615	0.9892	0.9985	0.9998	0.9998	0.9998	0.9996	0.9998	
1999	0.9759	0.9934	0.9963	0.9987	1.0000	1.0000	1.0000		
2000	0.9697	0.9952	0.9996	0.9998	0.9995	0.9996			
2001	0.9605	0.9995	1.0041	0.9996	0.9999				
2002	0.9740	0.9943	0.9996	0.9998					
2003	0.9571	0.9887	1.0013						
2004	0.9472	0.9987							
2005	0.9422								
3 Pt. Avg.	0.9488	0.9939	1.0017	0.9997	0.9998	0.9998	0.9999	0.9999	1.0000
3-Pt. Wtd Avg.	0.9500	0.9935	1.0016	0.9997	0.9998	0.9998	0.9998	0.9999	1.0000
Selected	0.9500	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

12 to 120 Months =	0.9500
24 to 120 Months =	1.0000
36 to 120 Months =	1.0000
48 to 120 Months =	1.0000
60 to 120 Months =	1.0000
72 to 120 Months =	1.0000
84 to 120 Months =	1.0000
96 to 120 Months =	1.0000
108 to 120 Months =	1.0000

American National General Insurance Company
Companywide
Bodily Injury ALE Development

Direct ALE Losses

Acc Year	12 months	24 months	36 months	48 months	60 months	72 months	84 months	96 months	108 months	120 months
1995	120,397	382,651	693,389	919,863	1,088,034	1,161,436	1,230,594	1,267,021	1,267,021	1,267,021
1996	110,908	389,847	756,539	1,016,246	1,132,253	1,155,898	1,157,496	1,159,144	1,159,144	1,159,144
1997	114,090	324,973	610,792	880,459	1,019,194	1,080,805	1,091,656	1,094,796	1,094,796	1,094,796
1998	81,837	278,538	498,494	671,518	745,851	818,658	842,036	864,705	881,717	
1999	44,286	175,614	286,834	378,999	451,252	502,363	510,790	512,829		
2000	46,231	157,604	274,965	408,612	461,580	465,489	470,854			
2001	50,264	288,689	488,250	664,331	801,226	835,336				
2002	66,988	294,423	544,918	702,859	794,673					
2003	65,047	292,534	592,139	838,363						
2004	46,030	269,872	519,204							
2005	26,791	141,914								
2006	47,194									

ALE Loss Development Factors

Acc Year	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	84 to 96	96 to 108	108 to 120
1995	3.1782	1.8121	1.3266	1.1828	1.0675	1.0595	1.0296	1.0000	1.0000
1996	3.5150	1.9406	1.3433	1.1142	1.0209	1.0014	1.0014	1.0000	1.0000
1997	2.8484	1.8795	1.4415	1.1576	1.0605	1.0100	1.0029	1.0000	1.0000
1998	3.4036	1.7897	1.3471	1.1107	1.0976	1.0286	1.0269	1.0197	
1999	3.9655	1.6333	1.3213	1.1906	1.1133	1.0168	1.0040		
2000	3.4091	1.7447	1.4861	1.1296	1.0085	1.0115			
2001	5.7435	1.6913	1.3606	1.2061	1.0426				
2002	4.3952	1.8508	1.2898	1.1306					
2003	4.4973	2.0242	1.4158						
2004	5.8630	1.9239							
2005	5.2971								
3 Pt. Avg.	5.2191	1.9330	1.3554	1.1554	1.0548	1.0190	1.0113	1.0066	1.0000
3-Pt. Wtd Avg.	5.1087	1.9330	1.3570	1.1586	1.0520	1.0208	1.0114	1.0055	1.0000
Selected	5.1087	1.9330	1.3570	1.1586	1.0520	1.0208	1.0114	1.0055	1.0000

12 to 120 Months =	16.9553
24 to 120 Months =	3.3189
36 to 120 Months =	1.7170
48 to 120 Months =	1.2653
60 to 120 Months =	1.0920
72 to 120 Months =	1.0381
84 to 120 Months =	1.0169
96 to 120 Months =	1.0055
108 to 120 Months =	1.0000

American National General Insurance Company
Companywide
Property Damage ALE Development

Direct ALE Losses

Acc Year	12 months	24 months	36 months	48 months	60 months	72 months	84 months	96 months	108 months	120 months
1995	182,825	235,303	240,253	243,125	244,826	244,826	244,826	244,826	244,826	244,826
1996	158,767	197,907	206,032	208,607	209,507	209,507	209,507	209,507	209,507	209,507
1997	172,159	221,115	225,419	230,232	231,652	233,871	233,772	233,772	233,772	233,772
1998	176,090	220,845	225,462	225,731	225,731	225,731	225,731	225,731	225,731	
1999	158,661	204,898	215,580	225,538	236,607	237,043	237,043	237,043		
2000	135,532	190,742	191,172	196,513	196,513	196,513	197,089			
2001	163,746	220,411	229,736	237,733	242,201	253,970				
2002	171,470	250,654	224,968	236,916	239,335					
2003	156,133	200,098	206,567	207,671						
2004	125,106	146,502	149,364							
2005	106,385	127,264								
2006	83,107									

ALE Loss Development Factors

Acc Year	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	84 to 96	96 to 108	108 to 120
1995	1.2870	1.0210	1.0120	1.0070	1.0000	1.0000	1.0000	1.0000	1.0000
1996	1.2465	1.0411	1.0125	1.0043	1.0000	1.0000	1.0000	1.0000	1.0000
1997	1.2844	1.0195	1.0214	1.0062	1.0096	0.9996	1.0000	1.0000	1.0000
1998	1.2542	1.0209	1.0012	1.0000	1.0000	1.0000	1.0000	1.0000	
1999	1.2914	1.0521	1.0462	1.0491	1.0018	1.0000	1.0000		
2000	1.4074	1.0023	1.0279	1.0000	1.0000	1.0029			
2001	1.3461	1.0423	1.0348	1.0188	1.0486				
2002	1.4618	0.8975	1.0531	1.0102					
2003	1.2816	1.0323	1.0053						
2004	1.1710	1.0195							
2005	1.1963								
3 Pt. Avg.	1.2163	0.9831	1.0311	1.0097	1.0168	1.0010	1.0000	1.0000	1.0000
3-Pt. Wtd Avg.	1.2225	0.9726	1.0318	1.0103	1.0181	1.0009	1.0000	1.0000	1.0000
Selected	1.2225	0.9726	1.0318	1.0103	1.0181	1.0009	1.0000	1.0000	1.0000

12 to 120 Months =	1.2629
24 to 120 Months =	1.0331
36 to 120 Months =	1.0622
48 to 120 Months =	1.0294
60 to 120 Months =	1.0190
72 to 120 Months =	1.0009
84 to 120 Months =	1.0000
96 to 120 Months =	1.0000
108 to 120 Months =	1.0000

American National General Insurance Company
Companywide
Medical Payments ALE Development

Direct ALE Losses

Acc Year	12 months	24 months	36 months	48 months	60 months	72 months	84 months	96 months	108 months	120 months
1995	18,944	35,312	52,801	54,049	54,593	55,369	55,369	57,103	57,103	57,103
1996	24,076	43,416	43,945	50,162	52,888	52,930	52,930	52,930	52,930	52,930
1997	14,759	24,346	33,513	39,634	39,640	39,640	39,640	39,640	39,640	39,640
1998	12,291	28,527	31,757	41,876	41,876	41,876	41,876	41,876	41,876	
1999	14,148	27,141	42,307	46,452	48,265	48,905	49,115	49,115		
2000	11,371	22,599	26,219	31,296	32,230	32,230	32,235			
2001	9,702	31,420	60,267	62,194	62,233	62,233				
2002	12,387	20,851	22,916	26,847	29,890					
2003	15,577	26,891	30,741	30,811						
2004	13,292	23,160	26,415							
2005	6,159	9,198								
2006	6,479									

ALE Loss Development Factors

Acc Year	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	84 to 96	96 to 108	108 to 120
1995	1.8640	1.4953	1.0236	1.0101	1.0142	1.0000	1.0313	1.0000	1.0000
1996	1.8033	1.0122	1.1415	1.0543	1.0008	1.0000	1.0000	1.0000	1.0000
1997	1.6496	1.3765	1.1826	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000
1998	2.3210	1.1132	1.3186	1.0000	1.0000	1.0000	1.0000	1.0000	
1999	1.9184	1.5588	1.0980	1.0390	1.0133	1.0043	1.0000		
2000	1.9874	1.1602	1.1936	1.0298	1.0000	1.0002			
2001	3.2385	1.9181	1.0320	1.0006	1.0000				
2002	1.6833	1.0990	1.1715	1.1133					
2003	1.7263	1.1432	1.0023						
2004	1.7424	1.1405							
2005	1.4934								
3 Pt. Avg.	1.6540	1.1276	1.0686	1.0479	1.0044	1.0015	1.0000	1.0000	1.0000
3-Pt. Wtd Avg.	1.6915	1.1293	1.0520	1.0334	1.0045	1.0017	1.0000	1.0000	1.0000
Selected	1.6915	1.1293	1.0520	1.0334	1.0045	1.0017	1.0000	1.0000	1.0000

12 to 120 Months =	2.0897
24 to 120 Months =	1.2354
36 to 120 Months =	1.0939
48 to 120 Months =	1.0398
60 to 120 Months =	1.0062
72 to 120 Months =	1.0017
84 to 120 Months =	1.0000
96 to 120 Months =	1.0000
108 to 120 Months =	1.0000

American National General Insurance Company
Companywide
Uninsured and Underinsured Motorist Bodily Injury ALE Development

Direct ALE Losses

Acc Year	12 months	24 months	36 months	48 months	60 months	72 months	84 months	96 months	108 months	120 months
1995	16,021	63,089	135,868	197,534	234,458	239,726	240,352	243,594	243,594	243,594
1996	5,402	39,201	87,469	131,694	154,659	182,812	226,829	309,239	309,239	309,239
1997	6,012	94,054	195,100	243,338	275,439	290,939	316,396	318,460	318,867	318,867
1998	5,087	30,977	59,468	83,858	92,096	94,187	96,223	103,229	103,229	
1999	2,556	21,082	76,088	97,374	109,806	129,593	131,123	136,077		
2000	3,504	25,478	48,473	87,667	98,649	101,478	109,156			
2001	5,335	22,117	70,326	146,252	157,951	173,136				
2002	4,140	27,701	66,640	168,187	204,755					
2003	5,728	28,212	69,839	107,744						
2004	4,730	36,507	64,987							
2005	4,464	13,041								
2006	9,156									

ALE Loss Development Factors

Acc Year	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	84 to 96	96 to 108	108 to 120
1995	3.9379	2.1536	1.4539	1.1869	1.0225	1.0026	1.0135	1.0000	1.0000
1996	7.2568	2.2313	1.5056	1.1744	1.1820	1.2408	1.3633	1.0000	1.0000
1997	15.6444	2.0743	1.2472	1.1319	1.0563	1.0875	1.0065	1.0013	1.0000
1998	6.0894	1.9197	1.4101	1.0982	1.0227	1.0216	1.0728	1.0000	
1999	8.2480	3.6091	1.2798	1.1277	1.1802	1.0118	1.0378		
2000	7.2711	1.9025	1.8086	1.1253	1.0287	1.0757			
2001	4.1456	3.1797	2.0796	1.0800	1.0961				
2002	6.6911	2.4057	2.5238	1.2174					
2003	4.9253	2.4755	1.5427						
2004	7.7182	1.7801							
2005	2.9214								
3 Pt. Avg.	5.1883	2.2204	2.0487	1.1409	1.1017	1.0364	1.0390	1.0004	1.0000
3-Pt. Wtd Avg.	5.2111	2.1799	2.0415	1.1473	1.1032	1.0346	1.0258	1.0006	1.0000
Selected	5.2111	2.1799	2.0415	1.1473	1.1032	1.0346	1.0258	1.0006	1.0000

12 to 120 Months =	31.1674
24 to 120 Months =	5.9810
36 to 120 Months =	2.7437
48 to 120 Months =	1.3440
60 to 120 Months =	1.1714
72 to 120 Months =	1.0618
84 to 120 Months =	1.0264
96 to 120 Months =	1.0006
108 to 120 Months =	1.0000

American National General Insurance Company
Companywide
Uninsured and Underinsured Motorist Property Damage ALE Development

Direct ALE Losses

Acc Year	12 months	24 months	36 months	48 months	60 months	72 months	84 months	96 months	108 months	120 months
1995	10,393	12,865	13,112	13,133	13,142	13,236	13,236	13,236	13,236	13,236
1996	8,575	12,785	12,785	12,785	12,785	12,785	12,785	12,785	12,785	12,785
1997	7,752	11,930	12,046	13,504	14,442	14,442	14,442	14,442	14,442	14,442
1998	5,648	7,263	7,313	7,313	7,313	7,313	7,313	7,313	7,313	
1999	6,027	6,569	6,609	6,609	6,609	6,609	6,609	6,609		
2000	4,384	5,393	5,393	5,393	5,393	5,393	5,393			
2001	6,039	7,499	7,553	7,553	7,553	7,853				
2002	8,407	11,161	11,161	11,161						
2003	3,890	4,201	4,323	4,377						
2004	3,374	3,976	3,976							
2005	4,927	5,552								
2006	2,072									

ALE Loss Development Factors

Acc Year	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	84 to 96	96 to 108	108 to 120
1995	1.2379	1.0192	1.0016	1.0007	1.0072	1.0000	1.0000	1.0000	1.0000
1996	1.4910	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997	1.5390	1.0097	1.1210	1.0695	1.0000	1.0000	1.0000	1.0000	1.0000
1998	1.2859	1.0069	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1999	1.0899	1.0061	1.0000	1.0000	1.0000	1.0000	1.0000		
2000	1.2302	1.0000	1.0000	1.0000	1.0000	1.0000			
2001	1.2418	1.0072	1.0000	1.0000	1.0397				
2002	1.3276	1.0000	1.0000	1.0000					
2003	1.0799	1.0290	1.0125						
2004	1.1784	1.0000							
2005	1.1269								
3 Pt. Avg.	1.1284	1.0097	1.0042	1.0000	1.0132	1.0000	1.0000	1.0000	1.0000
3-Pt. Wtd Avg.	1.1262	1.0063	1.0023	1.0000	1.0153	1.0000	1.0000	1.0000	1.0000
Selected	1.1262	1.0063	1.0023	1.0000	1.0153	1.0000	1.0000	1.0000	1.0000

12 to 120 Months =	1.1533
24 to 120 Months =	1.0241
36 to 120 Months =	1.0177
48 to 120 Months =	1.0153
60 to 120 Months =	1.0153
72 to 120 Months =	1.0000
84 to 120 Months =	1.0000
96 to 120 Months =	1.0000
108 to 120 Months =	1.0000

American National General Insurance Company
Companywide
Comprehensive ALE Development

Direct ALE Losses

Acc Year	12 months	24 months	36 months	48 months	60 months	72 months	84 months	96 months	108 months	120 months
1995	92,563	132,905	148,668	164,902	168,494	168,444	169,839	169,839	169,839	169,839
1996	87,317	97,193	104,132	112,683	112,652	112,652	112,691	112,691	112,691	112,691
1997	74,741	103,753	108,398	109,302	109,302	109,302	109,302	109,302	109,302	109,302
1998	101,019	121,884	126,313	127,703	127,703	127,703	127,703	127,703	127,703	
1999	75,011	100,762	103,167	103,084	103,084	103,084	103,084	103,084		
2000	72,204	101,829	127,434	132,482	132,482	132,482	132,482			
2001	93,937	132,928	135,087	137,307	137,509	137,509				
2002	107,320	150,973	162,701	163,393	163,393					
2003	117,365	165,930	185,113	201,767						
2004	58,881	100,871	149,800							
2005	94,134	136,390								
2006	40,630									

ALE Loss Development Factors

Acc Year	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	84 to 96	96 to 108	108 to 120
1995	1.4358	1.1186	1.1092	1.0218	0.9997	1.0083	1.0000	1.0000	1.0000
1996	1.1131	1.0714	1.0821	0.9997	1.0000	1.0003	1.0000	1.0000	1.0000
1997	1.3882	1.0448	1.0083	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998	1.2065	1.0363	1.0110	1.0000	1.0000	1.0000	1.0000	1.0000	
1999	1.3433	1.0239	0.9992	1.0000	1.0000	1.0000	1.0000		
2000	1.4103	1.2515	1.0396	1.0000	1.0000	1.0000			
2001	1.4151	1.0162	1.0164	1.0015	1.0000				
2002	1.4068	1.0777	1.0043	1.0000					
2003	1.4138	1.1156	1.0900						
2004	1.7131	1.4851							
2005	1.4489								
3 Pt. Avg.	1.5253	1.2261	1.0369	1.0005	1.0000	1.0000	1.0000	1.0000	1.0000
3-Pt. Wtd Avg.	1.4912	1.1911	1.0405	1.0005	1.0000	1.0000	1.0000	1.0000	1.0000
Selected	1.4912	1.1911	1.0405	1.0005	1.0000	1.0000	1.0000	1.0000	1.0000

12 to 120 Months =	1.8490
24 to 120 Months =	1.2399
36 to 120 Months =	1.0410
48 to 120 Months =	1.0005
60 to 120 Months =	1.0000
72 to 120 Months =	1.0000
84 to 120 Months =	1.0000
96 to 120 Months =	1.0000
108 to 120 Months =	1.0000

American National General Insurance Company
Companywide
Collision ALE Development

Direct ALE Losses

Acc Year	12 months	24 months	36 months	48 months	60 months	72 months	84 months	96 months	108 months	120 months
1995	214,829	263,395	268,019	269,228	269,789	269,806	269,806	269,806	269,806	269,806
1996	195,086	247,785	273,292	285,711	296,243	296,231	296,231	293,679	293,679	293,679
1997	190,234	239,906	249,637	257,104	260,998	262,730	262,742	262,517	246,311	246,311
1998	210,050	258,951	267,970	272,059	272,179	272,179	272,018	264,308	264,308	
1999	181,023	221,566	225,604	231,358	235,070	235,064	216,763	216,763		
2000	172,867	227,833	231,548	231,770	231,812	223,357	223,357			
2001	199,668	271,186	286,010	287,316	278,230	278,230				
2002	237,207	296,568	301,672	292,561	294,949					
2003	211,234	242,623	238,331	239,316						
2004	161,134	192,115	196,136							
2005	136,049	164,358								
2006	111,329									

ALE Loss Development Factors

Acc Year	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	84 to 96	96 to 108	108 to 120
1995	1.2261	1.0176	1.0045	1.0021	1.0001	1.0000	1.0000	1.0000	1.0000
1996	1.2701	1.1029	1.0454	1.0369	1.0000	1.0000	0.9914	1.0000	1.0000
1997	1.2611	1.0406	1.0299	1.0151	1.0066	1.0000	0.9991	0.9383	1.0000
1998	1.2328	1.0348	1.0153	1.0004	1.0000	0.9994	0.9717	1.0000	
1999	1.2240	1.0182	1.0255	1.0160	1.0000	0.9221	1.0000		
2000	1.3180	1.0163	1.0010	1.0002	0.9635	1.0000			
2001	1.3582	1.0547	1.0046	0.9684	1.0000				
2002	1.2502	1.0172	0.9698	1.0082					
2003	1.1486	0.9823	1.0041						
2004	1.1923	1.0209							
2005	1.2081								
3 Pt. Avg.	1.1830	1.0068	0.9928	0.9923	0.9878	0.9738	0.9903	0.9794	1.0000
3-Pt. Wtd Avg.	1.1784	1.0066	0.9917	0.9918	0.9886	0.9747	0.9894	0.9802	1.0000
Selected	1.1784	1.0066	0.9917	0.9918	0.9886	0.9747	0.9894	0.9802	1.0000

12 to 120 Months =	1.0905
24 to 120 Months =	0.9254
36 to 120 Months =	0.9193
48 to 120 Months =	0.9270
60 to 120 Months =	0.9347
72 to 120 Months =	0.9454
84 to 120 Months =	0.9699
96 to 120 Months =	0.9802
108 to 120 Months =	1.0000

American National General Insurance Company
Allocated Loss Adjustment Expense Factor Calculations
Arkansas

Bodily Injury

	Allocated Loss Adjustment Expenses	Allocated Loss Adjustment Expense Development Factor	Ultimate Allocated Loss Adjustment Expenses	Incurred Losses	ALE Factor
2004	\$79	1.7170	\$136	\$41,454	1.0033
2005	\$183	3.3189	\$607	\$42,391	1.0143
2006	\$61	16.9553	\$1,034	\$404,164	1.0026

Property Damage

	Allocated Loss Adjustment Expenses	Allocated Loss Adjustment Expense Development Factor	Ultimate Allocated Loss Adjustment Expenses	Incurred Losses	ALE Factor
2004	\$1,807	1.0622	\$1,919	\$63,580	1.0302
2005	\$1,176	1.0331	\$1,215	\$59,506	1.0204
2006	\$1,837	1.2629	\$2,320	\$44,903	1.0517

Medical Payments

	Allocated Loss Adjustment Expenses	Allocated Loss Adjustment Expense Development Factor	Ultimate Allocated Loss Adjustment Expenses	Incurred Losses	ALE Factor
2004	\$15	1.0939	\$16	\$17,296	1.0009
2005	\$57	1.2354	\$70	\$3,661	1.0192
2006	\$6	2.0897	\$13	\$416	1.0302

Uninsured and Underinsured Motorist Bodily Injury

	Allocated Loss Adjustment Expenses	Allocated Loss Adjustment Expense Development Factor	Ultimate Allocated Loss Adjustment Expenses	Incurred Losses	ALE Factor
2004	\$0	2.7437	\$0	\$0	1.0000
2005	\$0	5.9810	\$0	\$1,177	1.0000
2006	\$0	31.1674	\$0	\$86,782	1.0000

Uninsured Motorist Property Damage

	Allocated Loss Adjustment Expenses	Allocated Loss Adjustment Expense Development Factor	Ultimate Allocated Loss Adjustment Expenses	Incurred Losses	ALE Factor
2004	\$94	1.0177	\$96	\$283	1.3383
2005	\$110	1.0241	\$113	\$12,632	1.0089
2006	\$0	1.1533	\$0	\$1,461	1.0000

Comprehensive

	Allocated Loss Adjustment Expenses	Allocated Loss Adjustment Expense Development Factor	Ultimate Allocated Loss Adjustment Expenses	Incurred Losses	ALE Factor
2004	\$650	1.0410	\$677	\$32,695	1.0207
2005	\$772	1.2399	\$957	\$16,576	1.0577
2006	\$781	1.8490	\$1,444	\$27,853	1.0518

Collision

	Allocated Loss Adjustment Expenses	Allocated Loss Adjustment Expense Development Factor	Ultimate Allocated Loss Adjustment Expenses	Incurred Losses	ALE Factor
2004	\$2,678	0.9193	\$2,462	\$108,520	1.0227
2005	\$1,813	0.9254	\$1,678	\$38,753	1.0433
2006	\$2,517	1.0905	\$2,745	\$70,166	1.0391

American National Property And Casualty Company
Loss Trend Factors
Arkansas

Bodily Injury

Year	Selected Trend (S)	Trend Time (T)	Loss Trend Factor ((1+S)^T)
2004	0.0250	4.3733	1.1140
2005	0.0250	3.3758	1.0868
2006	0.0250	2.3759	1.0603

Property Damage

Year	Selected Trend (S)	Trend Time (T)	Loss Trend Factor ((1+S)^T)
2004	0.0100	4.3733	1.0445
2005	0.0100	3.3758	1.0341
2006	0.0100	2.3759	1.0239

Comprehensive

Year	Selected Trend (S)	Trend Time (T)	Loss Trend Factor ((1+S)^T)
2004	0.0200	4.3733	1.0904
2005	0.0200	3.3758	1.0691
2006	0.0200	2.3759	1.0481

Collision

Year	Selected Trend (S)	Trend Time (T)	Loss Trend Factor ((1+S)^T)
2004	0.0100	4.3733	1.0445
2005	0.0100	3.3758	1.0341
2006	0.0100	2.3759	1.0239

American National Property And Casualty Company
Resulting Weighted Trend Factors
Arkansas

Bodily Injury

4 Years Trend

Source	Frequency			Severity			Pure Premium		
	Trend	Variance	Weight	Trend	Variance	Weight	Trend	Variance	Weight
ANPAC	-12.17%	0.0070	16.9%	5.63%	0.0195	2.0%	-7.25%	0.0226	3.1%
Industry	-0.18%	0.0014	83.1%	3.67%	0.0004	98.0%	3.41%	0.0007	96.9%
Weighted Trend			-2.21%				3.71%		

3 Years Trend

Source	Frequency			Severity			Pure Premium		
	Trend	Variance	Weight	Trend	Variance	Weight	Trend	Variance	Weight
ANPAC	-13.20%	0.0090	11.2%	15.54%	0.0118	1.4%	0.06%	0.0177	5.0%
Industry	-2.50%	0.0011	88.8%	5.32%	0.0002	98.6%	2.72%	0.0009	95.0%
Weighted Trend			-3.70%				5.46%		

2 Years Trend

Source	Frequency			Severity			Pure Premium		
	Trend	Variance	Weight	Trend	Variance	Weight	Trend	Variance	Weight
ANPAC	-22.35%	0.0070	3.1%	14.03%	0.0090	1.6%	-11.77%	0.0122	1.6%
Industry	-7.48%	0.0002	96.9%	5.84%	0.0001	98.4%	-2.10%	0.0002	98.4%
Weighted Trend			-7.95%				5.97%		

1 Years Trend

Source	Frequency			Severity			Pure Premium		
	Trend	Variance	Weight	Trend	Variance	Weight	Trend	Variance	Weight
ANPAC	-35.24%	0.0025	5.3%	46.01%	0.0042	5.6%	-7.23%	0.0016	5.8%
Industry	-8.01%	0.0001	94.7%	4.44%	0.0003	94.4%	-4.69%	0.0001	94.2%
Weighted Trend			-9.46%				6.75%		

Selected 2.50%

Property Damage

4 Years Trend

Source	Frequency			Severity			Pure Premium		
	Trend	Variance	Weight	Trend	Variance	Weight	Trend	Variance	Weight
ANPAC	-10.41%	0.0006	22.7%	1.00%	0.0047	1.3%	-9.54%	0.0035	2.1%
Industry	-2.03%	0.0002	77.3%	1.98%	0.0001	98.7%	-0.07%	0.0001	97.9%
Weighted Trend			-3.93%				1.97%		

3 Years Trend

Source	Frequency			Severity			Pure Premium		
	Trend	Variance	Weight	Trend	Variance	Weight	Trend	Variance	Weight
ANPAC	-10.72%	0.0007	19.1%	-0.69%	0.0049	1.5%	-11.35%	0.0031	1.9%
Industry	-1.53%	0.0002	80.9%	1.74%	0.0001	98.5%	0.23%	0.0001	98.1%
Weighted Trend			-3.28%				1.70%		

2 Years Trend

Source	Frequency			Severity			Pure Premium		
	Trend	Variance	Weight	Trend	Variance	Weight	Trend	Variance	Weight
ANPAC	-12.40%	0.0008	15.5%	-1.10%	0.0075	0.9%	-13.39%	0.0043	1.1%
Industry	-2.90%	0.0001	84.5%	2.36%	0.0001	99.1%	-0.60%	0.0000	98.9%
Weighted Trend			-4.37%				2.33%		

1 Years Trend

Source	Frequency			Severity			Pure Premium		
	Trend	Variance	Weight	Trend	Variance	Weight	Trend	Variance	Weight
ANPAC	-8.24%	0.0004	0.2%	-26.35%	0.0021	0.8%	-32.56%	0.0013	2.4%
Industry	-5.24%	0.0000	99.8%	3.94%	0.0000	99.2%	-1.59%	0.0000	97.6%
Weighted Trend			-5.25%				3.70%		

Selected 1.00%

American National Property And Casualty Company
Resulting Weighted Trend Factors
Arkansas

Comprehensive

4 Years Trend

Source	Frequency			Severity			Pure Premium		
	Trend	Variance	Weight	Trend	Variance	Weight	Trend	Variance	Weight
ANPAC	-18.43%	0.0169	5.1%	10.64%	0.0043	61.7%	-9.73%	0.0350	26.0%
Industry	-6.70%	0.0009	94.9%	6.84%	0.0070	38.3%	-0.32%	0.0123	74.0%
Weighted Trend			-7.29%				9.19%		

3 Years Trend

Source	Frequency			Severity			Pure Premium		
	Trend	Variance	Weight	Trend	Variance	Weight	Trend	Variance	Weight
ANPAC	-18.58%	0.0200	5.1%	11.09%	0.0053	57.1%	-9.57%	0.0422	23.7%
Industry	-6.12%	0.0011	94.9%	10.84%	0.0070	42.9%	4.03%	0.0131	76.3%
Weighted Trend			-6.76%				10.98%		

2 Years Trend

Source	Frequency			Severity			Pure Premium		
	Trend	Variance	Weight	Trend	Variance	Weight	Trend	Variance	Weight
ANPAC	-8.42%	0.0207	2.4%	16.09%	0.0059	52.0%	6.36%	0.0459	18.1%
Industry	-2.25%	0.0005	97.6%	21.06%	0.0064	48.0%	18.28%	0.0101	81.9%
Weighted Trend			-2.40%				18.48%		

1 Years Trend

Source	Frequency			Severity			Pure Premium		
	Trend	Variance	Weight	Trend	Variance	Weight	Trend	Variance	Weight
ANPAC	33.58%	0.0029	13.5%	32.46%	0.0028	27.9%	77.06%	0.0109	21.0%
Industry	3.29%	0.0005	86.5%	54.32%	0.0011	72.1%	59.26%	0.0029	79.0%
Weighted Trend			7.37%				48.22%		

Selected 2.00%

Collision

4 Years Trend

Source	Frequency			Severity			Pure Premium		
	Trend	Variance	Weight	Trend	Variance	Weight	Trend	Variance	Weight
ANPAC	-15.92%	0.0025	7.8%	3.12%	0.0024	10.5%	-13.29%	0.0059	3.9%
Industry	-4.41%	0.0002	92.2%	4.53%	0.0003	89.5%	-0.08%	0.0002	96.1%
Weighted Trend			-5.31%				4.38%		

3 Years Trend

Source	Frequency			Severity			Pure Premium		
	Trend	Variance	Weight	Trend	Variance	Weight	Trend	Variance	Weight
ANPAC	-16.31%	0.0032	4.8%	0.65%	0.0017	15.3%	-15.75%	0.0058	4.8%
Industry	-3.48%	0.0002	95.2%	3.92%	0.0003	84.7%	0.28%	0.0003	95.2%
Weighted Trend			-4.10%				3.42%		

2 Years Trend

Source	Frequency			Severity			Pure Premium		
	Trend	Variance	Weight	Trend	Variance	Weight	Trend	Variance	Weight
ANPAC	-10.25%	0.0021	5.6%	0.10%	0.0024	1.2%	-10.12%	0.0065	2.0%
Industry	-2.96%	0.0001	94.4%	1.07%	0.0000	98.8%	-1.98%	0.0001	98.0%
Weighted Trend			-3.37%				1.05%		

1 Years Trend

Source	Frequency			Severity			Pure Premium		
	Trend	Variance	Weight	Trend	Variance	Weight	Trend	Variance	Weight
ANPAC	-5.44%	0.0004	5.9%	6.28%	0.0002	4.8%	0.87%	0.0002	24.5%
Industry	-3.98%	0.0000	94.1%	0.97%	0.0000	95.2%	-3.04%	0.0001	75.5%
Weighted Trend			-4.07%				1.22%		

Selected 1.00%

American National General Insurance Company
Estimated Effect of Investment Earnings
on Unearned Premium and Loss Reserves
Liability Coverage
Arkansas

A. Unearned Premium Reserve

1. Direct Earned Premium for Calendar Year Ended 12-31-06	252,874
2. Mean Unearned Premium Reserve	105,245
3. Deduction for Prepaid Expenses	
Commission And Brokerage Expense	7.9%
Taxes, Licenses, And Fees	3.3%
50% of Other Acquisition Expenses	1.6%
50% of Company Operating Expenses	0.6%
Total	13.4%
4. (Mean Unearned Premium Reserve) X (Total Prepaid Ded.)	14,050
5. Tax on Unearned Premium Reserve (Line 2 x .20 x .35)	7,367
6. Net Subject to Investment	83,828

B. Delayed Remissions of Premium (Agents' Balances)

1. Direct Earned Premium	252,874
2. Average Agents' Balances	0.1612
3. Delayed Premiums	40,764

C. Loss Reserve

1. Direct Earned Premium	252,874
2. Expected Incurred Losses And Loss Adjustment :	74.5% 188,391
3. Expected Mean Loss Reserves	553,727
4. Tax on Loss & LAE Reserves Discount (Line 3 x (1 - Avg. Disc. Factor) x .35)	14,071
5. Adjusted Mean Loss Reserves	539,656

D. Net Subject To Investment 582,720

E. Expected Average Rate of Return 4.9%

F. Investment Earning on Net Subject to Investment 28,828

G. Average Rate of Return as a Percent of Direct Earned Premium 11.40%

H. Average Rate of Return as a Percent of Direct Earned Premium
After Federal Income Taxes (Corporate Tax Rate of 34.7%) 7.45%

I. After-Tax Underwriting Profit Provision Needed in Order to
Obtain After-Tax Target Operating Profit of: 8.6% 1.12%

J. Provision for Pre-Tax Underwriting Profit (Line I/0.65) 1.72%

American National General Insurance Company
Estimated Effect of Investment Earnings
on Unearned Premium and Loss Reserves
Factor Computations - Liability
Arkansas

I. Percent of Net Earned Premium to Direct Earned Premium

A) Companywide Auto Liability Direct Premiums Earned 2006	15,948,984
B) Companywide Auto Liab. Net Prem. Earned 2006 (Excluding Assumed)	15,781,837
C) (Earned Net Premiums) / (Earned Direct Premiums)	0.9895

II. Mean Unearned Premium Reserve Factor

A) Net Earned Premium For 2006	250,224
B) Unearned Premium Reserve December 31, 2005	111,818
C) Unearned Premium Reserve December 31, 2006	96,467
	0.4162

III. Average Agents' Balances Factor

A) Companywide Auto Liab. Agents' Balances Dec. 31, 2005	2,682,333
B) Companywide Auto Liab. Agents' Balances Dec. 31, 2006	2,405,790
C) Net Earned Premium Percent of Companywide	1.59%
D) Average Agents' Balances	40,337
	0.1612

IV. Expected Mean Loss Reserves Factor

A) Incurred Losses & LAE 2005	79,390
B) Incurred Losses & LAE 2006	388,926
C) Loss & LAE Reserves December 31, 2004	442,423
D) Loss & LAE Reserves December 31, 2005	304,691
E) Loss & LAE Reserves December 31, 2006	607,858
F) Mean Loss & LAE Reserve 2005	373,557
G) Mean Loss & LAE Reserve 2006	456,274
H) Ratio of 2005 Mean Loss & LAE Res. To 2005 Inc. Losses	4.7053
I) Ratio of 2006 Mean Loss & LAE Res. To 2006 Inc. Losses	1.1732
	2.9392

American National General Insurance Company
Estimated Effect of Investment Earnings
on Unearned Premium and Loss Reserves
Physical Damage Coverages
Arkansas

A. Unearned Premium Reserve

1. Direct Earned Premium for Calendar Year Ended 12-31-06	120,109
2. Mean Unearned Premium Reserve	52,261
3. Deduction for Prepaid Expenses	
Commission And Brokerage Expense	7.9%
Taxes, Licenses, And Fees	3.8%
50% of Other Acquisition Expenses	2.3%
50% of Company Operating Expenses	0.9%
Total	14.8%
4. (Mean Unearned Premium Reserve) X (Total Prepaid Ded.)	7,735
5. Tax on Unearned Premium Reserve (Line 2 x .20 x .35)	3,658
6. Net Subject to Investment	40,868

B. Delayed Remissions of Premium (Agents' Balances)

1. Direct Earned Premium	120,109
2. Average Agents' Balances	0.2061
3. Delayed Premiums	24,753

C. Loss Reserve

1. Direct Earned Premium	120,109
2. Expected Incurred Losses And Loss Adjustment :	72.8% 87,439
3. Expected Mean Loss Reserves	6,721
4. Tax on Loss & LAE Reserves Discount (Line 3 x (1 - Avg. Disc. Factor) x .35)	82
5. Adjusted Mean Loss Reserves	6,640

D. Net Subject to Investment 22,755

E. Average Rate of Return 4.9%

F. Investment Earning on Net Subject to Investment 1,126

G. Average Rate of Return as a Percent of Direct Earned Premium 0.94%

H. Average Rate of Return as a Percent of Direct Earned Premium
After Federal Income Taxes (Corporate Tax Rate of 34.7%) 0.61%

I. After-Tax Underwriting Profit Provision Needed in Order to Obtain After-Tax Target Operating Profit of:	Comp	Coll	Comp	Coll
	3.7%	3.2%	3.10%	2.55%
J. Provision for Pre-Tax Underwriting Profit (Line I/0.65)			4.77%	3.92%

American National General Insurance Company
Estimated Effect of Investment Earnings
on Unearned Premium and Loss Reserves
Factor Computations - Physical Damage
Arkansas

I. Percent of Net Earned Premium to Direct Earned Premium

A) Companywide Auto P. Damage Direct Premiums Earned 2006	7,842,670
B) Companywide Auto P. Dmg. Net Prem. Earned 2006 (Excluding Assumed)	7,830,024
C) (Earned Net Premiums) / (Earned Direct Premiums)	0.9984

II. Mean Unearned Premium Reserve Factor

A) Net Earned Premium For 2006	119,915
B) Unearned Premium Reserve December 31, 2005	57,036
C) Unearned Premium Reserve December 31, 2006	47,317
	0.4351

III. Average Agents' Balances Factor

A) Companywide Auto P. Damage Agents' Balances Dec. 31, 2005	1,845,179
B) Companywide Auto P. Damage Agents' Balances Dec. 31, 2006	1,382,148
C) Net Earned Premium Percent of Companywide	1.53%
D) Average Agents' Balances	24,713
	0.2061

IV. Expected Mean Loss Reserves Factor

A) Incurred Losses & LAE 2005	56,213
B) Incurred Losses & LAE 2006	93,691
C) Loss & LAE Reserves December 31, 2004	5,763
D) Loss & LAE Reserves December 31, 2005	5,054
E) Loss & LAE Reserves December 31, 2006	5,726
F) Mean Loss & LAE Reserve 2005	5,408
G) Mean Loss & LAE Reserve 2006	5,390
H) Ratio of 2005 Mean Loss & LAE Res. To 2005 Inc. Losses	0.0962
I) Ratio of 2006 Mean Loss & LAE Res. To 2006 Inc. Losses	0.0575
	0.0769

American National General Insurance Company
Average Federal Tax Rate on Investment Income

	Investment Income*		Federal Income Tax Rate**	Investment Income*		Federal Income Tax Rate**	Investment Income*		Federal Income Tax Rate**
	2004	Distribution		2005	Distribution		2006	Distribution	
Bonds (Taxable)	\$5,197,154	0.986	0.350	\$5,222,309	0.989	0.350	\$4,766,945	0.985	0.350
Bonds (Tax Exempt) **	32,279	0.006	0.053	59,527	0.011	0.053	59,065	0.012	0.053
Stocks (Unaffiliated) ***	40,980	0.008	0.142	0	0.000	0.142	0	0.000	0.142
Other (Net of Depreciation)	2	0.000	0.350	60	0.000	0.350	14,997	0.003	0.350
Total	\$5,270,415	1.000	0.347	\$5,281,896	1.000	0.347	\$4,841,007	1.000	0.346
Weighted Federal Tax Rate on Investment Income For 2004 through 2006									0.347

*From Annual Statement Page 6, Part 1

**Tax rate on bonds (tax exempt) reflects 15% taxable at current rate

***Tax rate on stock dividends reflects credit for dividends received $[(1.00 - .70) \times .35]$ and 15% of 70% being taxable

American National General Insurance Company
Development of Underwriting Expenses
Liability

Category	Years		
	2004	2005	2006
	-----	-----	-----
Direct Written Premium	424,128	297,916	237,523
1) Commission and Brokerage	27,692	22,716	18,837
2) Taxes, Licenses, and Fees	13,885	9,434	7,752

	Years				
	2004	2005	2006	Average	Selected
	-----	-----	-----	-----	-----
1) Commission and Brokerage (%WP)	6.5%	7.6%	7.9%	7.3%	7.9%
2) Taxes, Licenses, and Fees(WP)	3.3%	3.2%	3.3%	3.3%	3.3%
3) Other Acquisition (%EP - Companywide)	2.1%	2.4%	3.0%	2.5%	3.2%
4) General Expenses (%EP - Companywide)	0.8%	0.8%	1.1%	0.9%	1.1%
5) Incurred ULAE (%EP - Companywide)	3.8%	3.8%	2.8%	3.5%	3.5%
6) Expense Ratio	16.5%	17.8%	18.1%	17.5%	19.0%
7) Underwriting Profit Ratio (Offset for Investment Income)					6.5%
8) Permissible Loss and Allocated Loss Adjustment Expense Ratio					74.5%

American National General Insurance Company
Development of Underwriting Expenses
Physical Damage

		Years						
Category	2004	2005		2006				
	-----	-----	-----	-----				
Direct Written Premium	210,604	143,425		110,390				
1) Commission and Brokerage	15,577	11,565		8,671				
2) Taxes, Licenses, and Fees	6,895	5,260		4,156				

	2004	Years	2006	Average	Selected CP	Selected CL	Combined	
	-----	-----	-----	-----	-----	-----	-----	
1) Commission and Brokerage (% WP)	7.4%	8.1%	7.9%	7.8%	7.9%	7.9%	7.9%	
2) Taxes, Licenses, and Fees(WP)	3.3%	3.7%	3.8%	3.6%	3.8%	3.8%	3.8%	
3) Other Acquisition (%EP - Companywide)	2.8%	3.5%	4.3%	3.5%	4.5%	4.5%	4.5%	
4) General Expenses (%EP - Companywide)	1.1%	1.1%	1.7%	1.3%	1.7%	1.7%	1.7%	
5) Incurred ULAE (%EP - Companywide)	4.7%	6.4%	4.0%	5.0%	5.0%	5.0%	5.0%	
6) Expense Ratio	19.3%	22.8%	21.7%	21.2%	22.9%	22.9%	22.9%	
7) Underwriting Profit Ratio (Offset for Investment Income)					4.8%	4.0%	4.3%	
8) Permissible Loss and Allocated Loss Adjustment Expense Ratio					72.3%	73.1%	72.8%	

**American National General Insurance Company
Proposed Percent Change and Revenue Effect
Arkansas**

	Percent Change	Annual Revenue Effect	Annual In-Force Premium
Bodily Injury			
Base Rate	-23.7%		
Liability Relativity	0.7%		
Class Relativity	7.6%		
PAC+	4.2%		
DRRP	-1.7%		
Excess Vehicle	-0.6%		
Auto-Home Discount	-0.3%		
TLC	0.8%		
New Parent Discount	-0.8%		
Liability Symbol	-0.2%		
Americycle	1.0%		
CHROME	0.0%		
Subtotal	<u>-15.5%</u>	<u>(\$16,677)</u>	<u>\$107,492</u>
Property Damage			
Base Rate	-32.5%		
Class Relativity	7.6%		
PAC+	3.7%		
DRRP	-1.7%		
Excess Vehicle	-0.6%		
Auto-Home Discount	-0.3%		
TLC	0.8%		
New Parent Discount	-0.8%		
Liability Symbol	0.6%		
Americycle	0.0%		
CHROME	0.0%		
Subtotal	<u>-26.2%</u>	<u>(\$20,221)</u>	<u>\$77,084</u>
Medical Payments			
Base Rate	-28.6%		
Liability Relativity	0.1%		
Class Relativity	7.6%		
PAC+	1.8%		
DRRP	-1.7%		
Excess Vehicle	-0.6%		
Auto-Home Discount	-0.1%		
TLC	0.9%		
New Parent Discount	-0.8%		
Liability Symbol	-0.2%		
Americycle	0.0%		
CHROME	0.0%		
Subtotal	<u>-23.7%</u>	<u>(\$2,754)</u>	<u>\$11,608</u>
Uninsured Motorist - BI			
Base Rate	-51.9%		
PAC+	-7.8%		
Liability Symbol	0.0%		
Americycle	1.6%		
CHROME	0.0%		
Subtotal	<u>-54.9%</u>	<u>(\$8,663)</u>	<u>\$15,788</u>
Underinsured Motorist - BI			
Base Rate	-43.3%		
PAC+	-7.6%		
Liability Symbol	26.3%		
Americycle	1.3%		
CHROME	0.0%		
Subtotal	<u>-33.0%</u>	<u>(\$2,946)</u>	<u>\$8,934</u>
Uninsured Motorist - PD			
Base Rate	-45.1%		
PAC+	-7.7%		
Liability Symbol	0.0%		
Americycle	-0.9%		
CHROME	0.0%		
Subtotal	<u>-49.8%</u>	<u>(\$3,491)</u>	<u>\$7,006</u>

**American National General Insurance Company
Proposed Percent Change and Revenue Effect
Arkansas**

	Percent Change	Annual Revenue Effect	Annual In-Force Premium
Comprehensive			
Base Rate	-57.0%		
Model Year Relativity	-3.2%		
Class Relativity	10.3%		
PAC+	-7.2%		
Excess Vehicle	-0.6%		
Physical Damage Symbol	-0.4%		
Americycle	0.9%		
CHROME	0.0%		
Subtotal	<u>-57.4%</u>	<u>(\$18,209)</u>	<u>\$31,724</u>
Collision			
Base Rate	-47.1%		
Deductible Relativity	0.7%		
Model Year Relativity	-5.7%		
Class Relativity	8.6%		
PAC+	7.6%		
DRRP	-1.8%		
Excess Vehicle	-0.3%		
Auto-Home Discount	-0.3%		
TLC	1.0%		
New Parent Discount	-0.8%		
Physical Damage Symbol	-0.2%		
Americycle	3.2%		
CHROME	0.0%		
Subtotal	<u>-40.9%</u>	<u>(\$26,463)</u>	<u>\$64,764</u>
Towing and Labor			
Base Rate	-12.5%		
Liability Relativity	-6.5%		
Subtotal	<u>-18.2%</u>	<u>(\$515)</u>	<u>\$2,834</u>
Wage Loss			
Base Rate	-50.0%		
Subtotal	<u>-50.0%</u>	<u>(\$922)</u>	<u>\$1,844</u>
Rental Reimbursement			
Base Rate	100.0%		
Liability Relativity	-3.6%		
Subtotal	<u>92.8%</u>	<u>\$147</u>	<u>\$158</u>
Accidental Death and Dismemberment			
Base Rate	-50.0%		
Subtotal	<u>-50.0%</u>	<u>(\$774)</u>	<u>\$1,548</u>
Liability	<u>-24.4%</u>	<u>(\$56,448)</u>	<u>\$231,304</u>
Physical Damage	<u>-45.3%</u>	<u>(\$45,041)</u>	<u>\$99,480</u>
Total	-30.7%	(\$101,488)	\$330,784

American National General Insurance Company
Base Rate Calculation
Bodily Injury

Territory	ANG Earned Exposures	ANG Present Base Rate	ANPAC Selected Base Rate	ANG Selected Base Rate	Revenue Effect
01	40	339	309	288	-5.9%
02	69	314	245	228	-19.6%
04	1	370	343	320	-4.2%
05	0	306	287	267	0.0%
06	21	386	261	243	-30.3%
07	8	323	287	267	-8.4%
08	3	386	356	332	-4.7%
09	0	345	301	281	0.0%
10	64	241	210	196	-9.9%
11	13	345	237	221	-29.0%
12	1	434	356	332	0.0%
13	3	241	217	202	-7.1%
14	4	483	438	408	-6.4%
15	98	250	198	185	-18.0%
16	40	225	198	185	-8.9%
17	4	345	329	307	-1.4%
99	0	298	205	191	0.0%
13 FROM 06	3	386	217	202	-42.0%
	372	286	240	218	-15.5%
BI ANPAC to ANG Differential			0.932		

American National General Insurance Company
Base Rate Calculation
Property Damage

Territory	ANG Earned Exposures	ANG Present Base Rate	ANPAC Selected Base Rate	ANG Selected Base Rate	Revenue Effect
01	40	237	186	173	-20.2%
02	69	242	174	162	-26.8%
04	1	277	227	212	-16.3%
05	0	214	173	161	0.0%
06	21	203	156	145	-21.9%
07	8	207	160	149	-21.3%
08	3	277	227	212	-16.3%
09	0	218	164	153	0.0%
10	64	179	133	124	-24.2%
11	13	249	169	158	-30.6%
12	1	335	227	212	0.0%
13	3	157	115	107	-25.5%
14	4	295	213	199	-26.2%
15	98	203	142	132	-28.9%
16	40	157	105	98	-31.7%
17	4	231	169	158	-25.2%
99	0	218	133	124	0.0%
13 FROM 06	3	203	115	107	-42.4%
	372	209	157	141	-26.2%
PD ANPAC to ANG Differential			0.932		

American National General Insurance Company
Base Rate Calculation
Medical Payments

Territory	ANG Earned Exposures	ANG Present Base Rate	ANPAC Selected Base Rate	ANG Selected Base Rate	Revenue Effect
01	16	69	59	55	-14.8%
02	43	66	52	48	-22.3%
04	1	94	86	80	-9.1%
05	1	83	69	64	0.0%
06	6	70	56	52	-20.6%
07	2	109	81	75	-26.5%
08	0	99	92	86	0.0%
09	0	93	76	71	0.0%
10	28	60	47	44	-21.7%
11	6	94	71	66	-25.0%
12	1	91	79	74	0.0%
13	2	83	62	58	-25.3%
14	1	110	101	94	-8.7%
15	68	76	55	51	-28.3%
16	28	66	49	46	-25.5%
17	4	85	81	75	-5.7%
99	0	73	53	49	0.0%
13 FROM 06	0	70	62	58	0.0%
	206	71	56	51	-23.7%
MP ANPAC to ANG Differential			0.932		

American National General Insurance Company
Base Rate Calculation
Uninsured Motorist Bodily Injury

Territory	ANG Earned Exposures	ANG Present Base Rate	ANPAC Selected Base Rate	ANG Selected Base Rate	Revenue Effect
01	32	37	21	20	-49.3%
02	66	43	21	20	-56.4%
04	1	39	21	20	-51.9%
05	1	39	20	19	0.0%
06	11	39	20	19	-54.3%
07	7	43	21	20	-56.4%
08	3	39	21	20	-51.9%
09	0	36	19	18	0.0%
10	44	36	19	18	-53.1%
11	12	36	18	17	-55.7%
12	1	39	20	19	0.0%
13	2	36	19	18	-53.1%
14	3	39	21	20	-51.9%
15	95	37	18	17	-56.9%
16	30	36	19	18	-53.1%
17	4	39	20	19	-54.3%
99	0	36	18	17	0.0%
13 FROM 06	3	39	19	18	-56.7%
	316	38	20	18	-54.9%
UMBI ANPAC to ANG Differential			0.949		

American National General Insurance Company
Base Rate Calculation
Underinsured Motorist Bodily Injury

Territory	ANG Earned Exposures	ANG Present Base Rate	ANPAC Selected Base Rate	ANG Selected Base Rate	Revenue Effect
01	17	66	41	38	-32.0%
02	25	77	43	40	-38.6%
04	0	70	43	40	0.0%
05	0	70	43	40	0.0%
06	6	70	40	38	-35.9%
07	3	77	43	40	-38.6%
08	2	70	45	42	0.0%
09	0	61	40	38	0.0%
10	19	61	39	37	-28.3%
11	8	61	41	38	-26.4%
12	1	70	45	42	0.0%
13	0	61	39	37	-28.3%
14	3	70	45	42	-29.1%
15	72	66	39	37	-33.8%
16	20	61	39	37	-28.3%
17	4	70	43	40	-32.5%
99	0	61	39	37	0.0%
13 FROM 06	0	70	39	37	0.0%
	179	67	41	38	-33.0%

UIMBI ANPAC to ANG Differential 0.941

American National General Insurance Company
Base Rate Calculation
Uninsured Motorist Property Damage

Territory	ANG Earned Exposures	ANG Present Base Rate	ANPAC Selected Base Rate	ANG Selected Base Rate	Revenue Effect
01	31	15	10	9	-45.1%
02	66	17	10	9	-51.6%
04	1	15	9	8	-51.2%
05	1	15	9	8	0.0%
06	10	15	8	8	-51.2%
07	8	17	9	8	-57.0%
08	3	15	10	9	-45.1%
09	0	14	8	8	0.0%
10	44	14	8	8	-47.7%
11	12	14	8	8	-47.7%
12	1	15	9	8	0.0%
13	2	14	8	8	-47.7%
14	3	15	9	8	-51.2%
15	95	15	8	8	-51.2%
16	30	14	8	8	-47.7%
17	4	15	10	9	-45.1%
99	0	14	8	8	0.0%
13 FROM 06	3	15	8	8	-51.2%
	312	15	9	8	-49.8%
UMPD ANPAC to ANG Differential			0.937		

American National General Insurance Company
Base Rate Calculation
Comprehensive

Territory	ANG Earned Exposures	ANG Present Base Rate	ANPAC Selected Base Rate	ANG Selected Base Rate	Revenue Effect
01	24	80	51	40	-50.5%
02	45	73	45	35	-52.5%
04	0	145	86	67	0.0%
05	1	122	80	63	0.0%
06	18	95	55	43	-55.2%
07	3	175	92	72	0.0%
08	2	111	71	56	-50.1%
09	0	160	101	79	0.0%
10	36	117	56	44	-62.8%
11	11	104	53	42	-60.0%
12	0	184	116	91	0.0%
13	2	160	82	64	-60.4%
14	3	151	101	79	-48.2%
15	73	85	45	35	-59.2%
16	22	121	62	49	-59.9%
17	4	146	77	60	-59.3%
99	0	95	58	45	0.0%
13 FROM 06	3	95	82	64	-33.3%
	246	96	52	41	-57.4%
COMP ANPAC to ANG Differential			0.783		

American National General Insurance Company
Base Rate Calculation
Collision

Territory	ANG Earned Exposures	ANG Present Base Rate	ANPAC Selected Base Rate	ANG Selected Base Rate	Revenue Effect
01	24	386	276	225	-34.9%
02	43	348	240	196	-37.1%
04	0	581	425	347	0.0%
05	1	366	263	215	0.0%
06	18	356	228	186	-41.6%
07	3	493	324	264	0.0%
08	2	396	297	242	-31.7%
09	0	328	243	198	0.0%
10	36	271	175	143	-41.0%
11	10	454	269	220	-45.8%
12	0	627	419	342	0.0%
13	2	406	283	231	-36.4%
14	3	581	419	342	-34.2%
15	73	386	231	189	-45.3%
16	21	376	243	198	-41.1%
17	4	386	256	209	-39.5%
99	0	366	231	189	0.0%
13 FROM 06	3	356	283	231	-27.5%
	243	365	241	193	-40.9%
COLL ANPAC to ANG Differential			0.816		

American National General Insurance Company
Base Rate Calculation
Towing and Labor

Territory	ANG Earned Exposures	ANG Present Base Rate	ANPAC Selected Base Rate	ANG Selected Base Rate	Revenue Effect
01	17	8	7	7	-18.2%
02	38	8	7	7	-18.2%
04	0	8	7	7	0.0%
05	-1	8	7	7	0.0%
06	6	8	7	7	-18.2%
07	4	8	7	7	-18.2%
08	2	8	7	7	0.0%
09	0	8	7	7	0.0%
10	17	8	7	7	-18.2%
11	9	8	7	7	-18.2%
12	0	8	7	7	0.0%
13	1	8	7	7	-18.2%
14	1	8	7	7	-18.2%
15	76	8	7	7	-18.2%
16	25	8	7	7	-18.2%
17	4	8	7	7	-18.2%
99	0	8	7	7	0.0%
13 FROM 06	0	8	7	7	0.0%
	201	8	7	7	-18.2%
TOW ANPAC to ANG Differential			1.000		

American National General Insurance Company
Base Rate Calculation
Wage Loss

Territory	ANG Earned Exposures	ANG Present Base Rate	ANPAC Selected Base Rate	ANG Selected Base Rate	Revenue Effect
01	13	6	3	3	-50.0%
02	35	6	3	3	-50.0%
04	0	6	3	3	0.0%
05	1	6	3	3	0.0%
06	4	6	3	3	-50.0%
07	2	6	3	3	0.0%
08	0	6	3	3	0.0%
09	0	6	3	3	0.0%
10	30	6	3	3	-50.0%
11	6	6	3	3	-50.0%
12	1	6	3	3	0.0%
13	1	6	3	3	-50.0%
14	3	6	3	3	-50.0%
15	64	6	3	3	-50.0%
16	15	6	3	3	-50.0%
17	4	6	3	3	-50.0%
99	0	6	3	3	0.0%
13 FROM 06	0	6	3	3	0.0%
	178	6	3	3	-50.0%
WGLS ANPAC to ANG Differential			1.000		

American National General Insurance Company
Base Rate Calculation
Rental Reimbursement

Territory	ANG Earned Exposures	ANG Present Base Rate	ANPAC Selected Base Rate	ANG Selected Base Rate	Revenue Effect
01	0	12	9	24	0.0%
02	0	12	9	24	0.0%
04	0	12	9	24	0.0%
05	0	12	9	24	0.0%
06	1	12	9	24	92.8%
07	0	12	9	24	0.0%
08	0	12	9	24	0.0%
09	0	12	9	24	0.0%
10	0	12	9	24	0.0%
11	0	12	9	24	0.0%
12	0	12	9	24	0.0%
13	0	12	9	24	0.0%
14	0	12	9	24	0.0%
15	5	12	9	24	92.8%
16	0	12	9	24	0.0%
17	0	12	9	24	0.0%
99	0	12	9	24	0.0%
13 FROM 06	0	12	9	24	0.0%
	6	12	9	24	92.8%
RR ANPAC to ANG Differential			2.667		

American National General Insurance Company
Base Rate Calculation
Accidental Death and Dismemberment

Territory	ANG Earned Exposures	ANG Present Base Rate	ANPAC Selected Base Rate	ANG Selected Base Rate	Revenue Effect
01	13	4	2	2	-50.0%
02	48	4	2	2	-50.0%
04	1	4	2	2	-50.0%
05	1	4	2	2	0.0%
06	6	4	2	2	-50.0%
07	2	4	2	2	0.0%
08	1	4	2	2	-50.0%
09	0	4	2	2	0.0%
10	32	4	2	2	-50.0%
11	8	4	2	2	-50.0%
12	1	4	2	2	0.0%
13	2	4	2	2	-50.0%
14	3	4	2	2	-50.0%
15	70	4	2	2	-50.0%
16	17	4	2	2	-50.0%
17	4	4	2	2	-50.0%
99	0	4	2	2	0.0%
13 FROM 06	0	4	2	2	0.0%
	209	4	2	2	-50.0%
ADD ANPAC to ANG Differential			1.000		

American National General Insurance Company
Liability/Physical Damage Relativity Revisions
Arkansas

Bodily Injury

Limits (000)	Premium Distribution	ANPAC Factor	ANGIC Present	Factor Proposed	Percent Change
25/50	23.1%	0.90	0.90	0.90	0.0%
50/100	19.1%	0.95	0.95	0.95	0.0%
100/300	17.1%	1.00	1.00	1.00	0.0%
250/500	40.6%	1.17	1.15	1.17	1.7%
300/500	0.0%	1.19	1.17	1.19	1.7%
500/500	0.0%	1.23	1.20	1.23	2.5%
500/1000	0.0%	1.27	1.25	1.27	1.6%
1000/1000	0.0%	1.35	1.35	1.35	0.0%
Est. Total					0.7%

**American National General Insurance Company
Liability/Physical Damage Relativity Revisions
Arkansas**

Medical Payments

Limits	Premium Distribution	ANPAC Factor	ANGIC Present	Factor Proposed	Percent Change
1,000	3.7%	0.80	0.80	0.80	0.0%
5,000	91.6%	1.00	1.00	1.00	0.0%
10,000	3.2%	1.40	1.35	1.40	3.7%
25,000	1.5%	1.70	1.70	1.70	0.0%
Est. Total					0.1%

**American National General Insurance Company
Liability/Physical Damage Relativity Revisions
Arkansas**

Collision

Deductible	Premium Distribution	ANPAC Factor	ANGIC Present	Factor Proposed	Percent Change
50	0.0%	1.47	1.47	1.47	0.0%
100	0.1%	1.35	1.35	1.35	0.0%
200	0.1%	1.23	1.23	1.23	0.0%
250	1.7%	1.19	1.19	1.19	0.0%
500	54.3%	1.00	1.00	1.00	0.0%
1,000	42.7%	0.66	0.65	0.66	1.5%
2,000	1.1%	0.55	0.55	0.55	0.0%
5%	0.0%	0.53	0.53	0.53	0.0%
Est. Total					0.7%

**American National General Insurance Company
Liability/Physical Damage Relativity Revisions
Arkansas**

Towing and Labor

Limit	Premium Distribution	ANPAC Factor	ANGIC Present	Factor Proposed	Percent Change
50	59.2%	1.00	1.00	1.00	0.0%
100	35.2%	1.25	1.40	1.14	-18.6%
Unlimited	5.6%	1.80	1.70	1.71	0.6%
Est. Total					-6.5%

**American National General Insurance Company
Liability/Physical Damage Relativity Revisions
Arkansas**

Rental Reimbursement

Limit	Premium Distribution	ANPAC Factor	ANGIC Present	Factor Proposed	Percent Change
25/750	0.0%	0.00	0.00	0.67	0.0%
40/800	83.5%	1.00	1.00	1.00	0.0%
50/1000	16.5%	1.55	1.55	1.21	-21.9%
Est. Total					-3.6%

American National General Insurance Company
Model Year Relativity Revisions
Arkansas

COMPREHENSIVE

Model Year	Present	ANGIC Rebased	Factor Proposed*	Percent Change	Premium Distribution
2009	1.10	1.05	1.05	-4.5%	0.0%
2008	1.05	1.00	1.00	-4.8%	0.8%
2007	1.00	0.95	0.96	-4.0%	16.6%
2006	0.96	0.91	0.93	-3.1%	17.4%
2005	0.93	0.89	0.90	-3.2%	14.8%
2004	0.90	0.86	0.87	-3.3%	14.5%
2003	0.87	0.83	0.84	-3.4%	7.5%
2002	0.84	0.80	0.81	-3.6%	7.9%
2001	0.81	0.77	0.78	-3.7%	6.0%
2000	0.78	0.74	0.76	-2.6%	2.2%
1999	0.76	0.72	0.74	-2.6%	2.5%
PRIOR	0.74	0.70	0.72	-2.7%	9.7%
Est. Total				-3.2%	

COLLISION

Model Year	Present	ANGIC Rebased	Factor Proposed*	Percent Change	Premium Distribution
2009	1.10	1.05	1.05	-4.5%	0.0%
2008	1.05	1.00	1.00	-4.8%	0.3%
2007	1.00	0.95	0.94	-6.0%	17.9%
2006	0.94	0.90	0.88	-6.4%	19.5%
2005	0.88	0.84	0.83	-5.7%	13.3%
2004	0.83	0.79	0.78	-6.0%	13.6%
2003	0.78	0.74	0.73	-6.4%	7.2%
2002	0.73	0.70	0.68	-6.8%	8.2%
2001	0.68	0.65	0.64	-5.9%	5.5%
2000	0.64	0.61	0.60	-6.3%	2.4%
1999	0.60	0.57	0.57	-5.0%	3.2%
PRIOR	0.57	0.54	0.54	-5.3%	8.8%
Est. Total				-5.7%	

*Present factors adjusted up to the current base model year

American National General Insurance Company
Symbol Revision Revenue Effect
Arkansas

	<u>Current</u>	<u>Proposed</u>	<u>Percent Change</u>
Bodily Injury	42,143	42,045	-0.2%
Property Damage	29,220	29,404	0.6%
Medical Payments	4,992	4,983	-0.2%
Uninsured/Underinsured Motorist Bodily Injury	5,047	5,049	0.0%
Comprehensive	10,316	10,272	-0.4%
Collision	25,572	25,532	-0.2%
Additional	2,593	2,593	0.0%
Total	125,125	125,813	0.6%

American National General Insurance Company
Class Factor Relativity Revision
Bodily Injury, Property Damage, Medical Payments, and Collision Coverages

Arkansas

Multi-Car
Pleasure Use

	Age	Class Code	ANPAC Proposed	ANG Current	ANG Proposed	Percent Change
Unmarried Female	<17	AV	2.22	2.05	2.16	5.4%
	17	BV	1.93	1.75	1.88	7.4%
	18	CV	1.75	1.60	1.71	6.9%
Occasional	19-20	DV	1.52	1.40	1.48	5.7%
	21-22	EV	1.32	1.20	1.29	7.5%
	23-24	FV	1.20	1.15	1.17	1.7%
	Age	Class Code	ANPAC Proposed	ANG Current	ANG Proposed	Percent Change
Unmarried Female	<17	GV	2.77	2.50	2.70	8.0%
	17	HV	2.41	2.20	2.35	6.8%
	18	IV	2.19	2.00	2.14	7.0%
Principal	19-20	JV	1.90	1.75	1.85	5.7%
	21-22	KV	1.65	1.55	1.61	3.9%
	23-24	LV	1.50	1.45	1.46	0.7%
	Age	Class Code	ANPAC Proposed	ANG Current	ANG Proposed	Percent Change
Unmarried Male	<17	MV	2.93	2.65	2.86	7.9%
	17	NV	2.55	2.30	2.49	8.3%
	18	OV	2.32	2.10	2.26	7.6%
Occasional	19-20	PV	2.02	1.85	1.97	6.5%
	21-22	QV	1.76	1.65	1.72	4.2%
	23-24	RV	1.60	1.50	1.56	4.0%
	Age	Class Code	ANPAC Proposed	ANG Current	ANG Proposed	Percent Change
Unmarried Male	<17	SV	3.42	3.05	3.33	9.2%
	17	TV	2.97	2.70	2.90	7.4%
	18	UV	2.70	2.50	2.63	5.2%
Principal	19-20	VV	2.35	2.20	2.29	4.1%
	21-22	WV	2.04	1.95	1.99	2.1%
	23-24	XV	1.85	1.75	1.80	2.9%
	25-29	YV	1.17	1.25	1.17	-6.4%
	Age	Class Code	ANPAC Proposed	ANG Current	ANG Proposed	Percent Change
Married Male	<17	ZV	2.22	2.05	2.16	5.4%
	17	OV	1.93	1.75	1.88	7.4%
	18	1V	1.75	1.60	1.71	6.9%
	19-20	2V	1.52	1.40	1.48	5.7%
	21-22	3V	1.32	1.20	1.29	7.5%
23-24	4V		1.20	1.15	1.17	1.7%
	Age	Class Code	ANPAC Proposed	ANG Current	ANG Proposed	Percent Change
No Youthfuls	<45	5W	1.00	1.00	1.00	0.0%
7,500 or Over	45-64	6W	0.80	0.80	0.95	18.8%
	65-69	7W	0.85	0.85	1.00	17.6%
	70-74	8W	1.00	1.00	1.10	10.0%
	75+	9W	1.10	1.10	1.21	10.0%

American National General Insurance Company
Class Factor Relativity Revision
Comprehensive Coverage

Arkansas

Multi-Car
Pleasure Use

	Age	Class Code	ANPAC COMP Proposed	ANG COMP Current	ANG COMP Proposed	Percent Change
Unmarried Female	<17	AV	1.30	1.30	1.27	-2.3%
	17	BV	1.25	1.25	1.22	-2.4%
	18	CV	1.20	1.20	1.17	-2.5%
Occasional	19-20	DV	1.15	1.15	1.12	-2.6%
	21-22	EV	1.10	1.10	1.07	-2.7%
	23-24	FV	1.05	1.05	1.02	-2.9%
	Age	Class Code	ANPAC COMP Proposed	ANG COMP Current	ANG COMP Proposed	Percent Change
Unmarried Female	<17	GV	1.55	1.55	1.51	-2.6%
	17	HV	1.50	1.50	1.46	-2.7%
	18	IV	1.45	1.45	1.41	-2.8%
Principal	19-20	JV	1.40	1.40	1.37	-2.1%
	21-22	KV	1.35	1.35	1.32	-2.2%
	23-24	LV	1.30	1.30	1.27	-2.3%
	Age	Class Code	ANPAC COMP Proposed	ANG COMP Current	ANG COMP Proposed	Percent Change
Unmarried Male	<17	MV	1.60	1.60	1.56	-2.5%
	17	NV	1.55	1.55	1.51	-2.6%
	18	OV	1.50	1.50	1.46	-2.7%
Occasional	19-20	PV	1.45	1.45	1.41	-2.8%
	21-22	QV	1.40	1.40	1.37	-2.1%
	23-24	RV	1.35	1.35	1.32	-2.2%
	Age	Class Code	ANPAC COMP Proposed	ANG COMP Current	ANG COMP Proposed	Percent Change
Unmarried Male	<17	SV	2.30	2.30	2.24	-2.6%
	17	TV	2.20	2.20	2.15	-2.3%
	18	UV	2.10	2.10	2.05	-2.4%
Principal	19-20	VV	2.00	2.00	1.95	-2.5%
	21-22	WV	1.90	1.90	1.85	-2.6%
	23-24	XV	1.80	1.80	1.76	-2.2%
	25-29	YV	1.20	1.20	1.20	0.0%
	Age	Class Code	ANPAC COMP Proposed	ANG COMP Current	ANG COMP Proposed	Percent Change
Married Male	<17	ZV	1.75	1.75	1.71	-2.3%
	17	0V	1.65	1.65	1.61	-2.4%
	18	1V	1.55	1.55	1.51	-2.6%
	19-20	2V	1.45	1.45	1.41	-2.8%
	21-22	3V	1.35	1.35	1.32	-2.2%
	23-24	4V	1.25	1.25	1.22	-2.4%
	Age	Class Code	ANPAC COMP Proposed	ANG COMP Current	ANG COMP Proposed	Percent Change
No Youthfuls	<45	5W	1.00	1.00	1.00	0.0%
	45-64	6W	0.80	0.80	1.00	25.0%
	65-69	7W	0.80	0.80	1.00	25.0%
	70-74	8W	0.80	0.80	1.00	25.0%
7,500 or Over	75+	9W	0.80	0.80	1.00	25.0%

American National General Insurance Company
Class Factor Relativity Revision
Single Car

Current Class Code	Current All Others Factor	Proposed All Others Factor	All Others Percent Change	Current COMP Factor	Proposed COMP Factor	COMP Percent Change	Bodily Injury Present Premium	Bodily Injury Adjusted Premium	Property Damage Present Premium	Property Damage Adjusted Premium	Medical Payments Present Premium	Medical Payments Adjusted Premium	Comprehensive Present Premium	Comprehensive Adjusted Premium	Collision Present Premium	Collision Adjusted Premium
AV	2.55	2.70	5.9%	1.35	1.33	-1.5%	0	0	0	0	0	0	0	0	0	0
AW	2.55	2.70	5.9%	1.35	1.33	-1.5%	0	0	0	0	0	0	0	0	0	0
AX	2.05	2.16	5.4%	1.30	1.27	-2.3%	0	0	0	0	0	0	0	0	0	0
AY	2.30	2.43	5.7%	1.30	1.27	-2.3%	0	0	0	0	0	0	0	0	0	0
AZ	2.30	2.43	5.7%	1.30	1.27	-2.3%	0	0	0	0	0	0	0	0	0	0
A6	1.85	1.94	4.9%	1.25	1.20	-4.0%	0	0	0	0	0	0	0	0	0	0
A7	2.45	2.57	4.9%	1.30	1.27	-2.3%	0	0	0	0	0	0	0	0	0	0
A8	2.45	2.57	4.9%	1.30	1.27	-2.3%	0	0	0	0	0	0	0	0	0	0
A9	2.20	2.31	5.0%	1.25	1.20	-4.0%	0	0	0	0	0	0	0	0	0	0
A0	2.20	2.31	5.0%	1.25	1.20	-4.0%	0	0	0	0	0	0	0	0	0	0
BV	2.20	2.35	6.8%	1.30	1.28	-1.5%	0	0	0	0	0	0	0	0	0	0
BW	2.20	2.35	6.8%	1.30	1.28	-1.5%	0	0	0	0	0	0	0	0	0	0
BX	1.75	1.88	7.4%	1.25	1.22	-2.4%	0	0	0	0	0	0	0	0	0	0
BY	1.95	2.11	8.2%	1.25	1.22	-2.4%	0	0	0	0	0	0	0	0	0	0
BZ	1.95	2.11	8.2%	1.25	1.22	-2.4%	451	488	344	372	0	0	61	60	414	448
B6	1.60	1.69	5.6%	1.20	1.16	-3.3%	0	0	0	0	0	0	0	0	0	0
B7	2.10	2.23	6.2%	1.25	1.22	-2.4%	0	0	0	0	0	0	0	0	0	0
B8	2.10	2.23	6.2%	1.25	1.22	-2.4%	0	0	0	0	0	0	0	0	0	0
B9	1.85	2.01	8.6%	1.20	1.16	-3.3%	0	0	0	0	0	0	0	0	0	0
B0	1.85	2.01	8.6%	1.20	1.16	-3.3%	0	0	0	0	0	0	0	0	0	0
CV	2.00	2.14	7.0%	1.25	1.23	-1.6%	0	0	0	0	0	0	0	0	0	0
CW	2.00	2.14	7.0%	1.25	1.23	-1.6%	0	0	0	0	0	0	0	0	0	0
CX	1.60	1.71	6.9%	1.20	1.17	-2.5%	0	0	0	0	0	0	0	0	0	0
CY	1.80	1.92	6.7%	1.20	1.17	-2.5%	0	0	0	0	0	0	0	0	0	0
CZ	1.80	1.92	6.7%	1.20	1.17	-2.5%	0	0	0	0	0	0	0	0	0	0
C6	1.45	1.54	6.2%	1.15	1.11	-3.5%	0	0	0	0	0	0	0	0	0	0
C7	1.90	2.03	6.8%	1.20	1.17	-2.5%	0	0	0	0	0	0	0	0	0	0
C8	1.90	2.03	6.8%	1.20	1.17	-2.5%	0	0	0	0	0	0	0	0	0	0
C9	1.70	1.83	7.6%	1.15	1.11	-3.5%	0	0	0	0	0	0	0	0	0	0
C0	1.70	1.83	7.6%	1.15	1.11	-3.5%	0	0	0	0	0	0	0	0	0	0
DV	1.75	1.85	5.7%	1.20	1.18	-1.7%	0	0	0	0	0	0	0	0	0	0
DW	1.75	1.85	5.7%	1.20	1.18	-1.7%	0	0	0	0	0	0	0	0	0	0
DX	1.40	1.48	5.7%	1.15	1.12	-2.6%	0	0	0	0	0	0	0	0	0	0
DY	1.60	1.67	4.4%	1.15	1.12	-2.6%	0	0	0	0	0	0	0	0	0	0
DZ	1.60	1.67	4.4%	1.15	1.12	-2.6%	0	0	0	0	0	0	0	0	0	0
D6	1.25	1.33	6.4%	1.10	1.06	-3.6%	0	0	0	0	0	0	0	0	0	0
D7	1.65	1.76	6.7%	1.15	1.12	-2.6%	0	0	0	0	0	0	0	0	0	0
D8	1.65	1.76	6.7%	1.15	1.12	-2.6%	0	0	0	0	0	0	0	0	0	0
D9	1.50	1.58	5.3%	1.10	1.06	-3.6%	0	0	0	0	0	0	0	0	0	0
D0	1.50	1.58	5.3%	1.10	1.06	-3.6%	0	0	0	0	0	0	0	0	0	0
EV	1.50	1.61	7.3%	1.15	1.12	-2.6%	0	0	0	0	0	0	0	0	0	0
EW	1.50	1.61	7.3%	1.15	1.12	-2.6%	0	0	0	0	0	0	0	0	0	0
EX	1.20	1.29	7.5%	1.10	1.07	-2.7%	0	0	0	0	0	0	0	0	0	0
E7	1.45	1.53	5.5%	1.10	1.07	-2.7%	0	0	0	0	0	0	0	0	0	0
E8	1.45	1.53	5.5%	1.10	1.07	-2.7%	0	0	0	0	0	0	0	0	0	0
FV	1.45	1.46	0.7%	1.10	1.07	-2.7%	0	0	0	0	0	0	0	0	0	0
FW	1.45	1.46	0.7%	1.10	1.07	-2.7%	0	0	0	0	0	0	0	0	0	0
FX	1.15	1.17	1.7%	1.05	1.02	-2.9%	0	0	0	0	0	0	0	0	0	0
F7	1.35	1.39	3.0%	1.05	1.02	-2.9%	0	0	0	0	0	0	0	0	0	0
F8	1.35	1.39	3.0%	1.05	1.02	-2.9%	0	0	0	0	0	0	0	0	0	0
GV	3.15	3.38	7.3%	1.65	1.59	-3.6%	0	0	0	0	0	0	0	0	0	0
GW	3.15	3.38	7.3%	1.65	1.59	-3.6%	0	0	0	0	0	0	0	0	0	0
GX	2.50	2.70	8.0%	1.55	1.51	-2.6%	0	0	0	0	0	0	0	0	0	0
GY	2.80	3.04	8.6%	1.55	1.51	-2.6%	0	0	0	0	0	0	0	0	0	0
GZ	2.80	3.04	8.6%	1.55	1.51	-2.6%	0	0	0	0	0	0	0	0	0	0
G6	2.25	2.43	8.0%	1.45	1.43	-1.4%	0	0	0	0	0	0	0	0	0	0
G7	2.80	3.04	8.6%	1.55	1.51	-2.6%	0	0	0	0	0	0	0	0	0	0
G8	2.80	3.04	8.6%	1.55	1.51	-2.6%	0	0	0	0	0	0	0	0	0	0
G9	2.55	2.73	7.1%	1.45	1.43	-1.4%	0	0	0	0	0	0	0	0	0	0
G0	2.55	2.73	7.1%	1.45	1.43	-1.4%	0	0	0	0	0	0	0	0	0	0
HV	2.75	2.94	6.9%	1.60	1.53	-4.4%	0	0	0	0	0	0	0	0	0	0
HW	2.75	2.94	6.9%	1.60	1.53	-4.4%	0	0	0	0	0	0	0	0	0	0
HX	2.20	2.35	6.8%	1.50	1.46	-2.7%	0	0	0	0	0	0	0	0	0	0
HY	2.50	2.64	5.6%	1.50	1.46	-2.7%	0	0	0	0	0	0	0	0	0	0
HZ	2.50	2.64	5.6%	1.50	1.46	-2.7%	0	0	0	0	0	0	0	0	0	0
H6	2.00	2.12	6.0%	1.40	1.38	-1.4%	0	0	0	0	0	0	0	0	0	0
H7	2.50	2.64	5.6%	1.50	1.46	-2.7%	0	0	0	0	0	0	0	0	0	0
H8	2.50	2.64	5.6%	1.50	1.46	-2.7%	0	0	0	0	0	0	0	0	0	0
H9	2.25	2.38	5.8%	1.40	1.38	-1.4%	0	0	0	0	0	0	0	0	0	0
H0	2.25	2.38	5.8%	1.40	1.38	-1.4%	0	0	0	0	0	0	0	0	0	0
IV	2.50	2.68	7.2%	1.50	1.48	-1.3%	0	0	0	0	0	0	0	0	0	0
IW	2.50	2.68	7.2%	1.50	1.48	-1.3%	0	0	0	0	0	0	0	0	0	0
IX	2.00	2.14	7.0%	1.45	1.41	-2.8%	0	0	0	0	0	0	0	0	0	0
IY	2.25	2.41	7.1%	1.45	1.41	-2.8%	0	0	0	0	0	0	0	0	0	0
IZ	2.25	2.41	7.1%	1.45	1.41	-2.8%	0	0	0	0	0	0	0	0	0	0
I6	1.80	1.93	7.2%	1.35	1.34	-0.7%	0	0	0	0	0	0	0	0	0	0
I7	2.25	2.41	7.1%	1.45	1.41	-2.8%	0	0	0	0	0	0	0	0	0	0
I8	2.25	2.41	7.1%	1.45	1.41	-2.8%	408	437	274	293	0	0	0	0	0	0
I9	2.05	2.17	5.9%	1.35	1.34	-0.7%	0	0	0	0	0	0	0	0	0	0
I0	2.05	2.17	5.9%	1.35	1.34	-0.7%	0	0	0	0	0	0	0	0	0	0
JV	2.20	2.31	5.0%	1.45	1.44	-0.7%	0	0	0	0	0	0	0	0	0	0
JW	2.20	2.31	5.0%	1.45	1.44	-0.7%	1,064	1,117	789	828	103	108	0	0	0	0
JX	1.75	1.85	5.7%	1.40	1.37	-2.1%	0	0	0	0	0	0	0	0	0	0
JY	1.95	2.08	6.7%	1.40	1.37	-2.1%	0	0	0	0	0	0	0	0	0	0
JZ	1.95	2.08	6.7%	1.40	1.37	-2.1%	0	0	0	0	0	0	0	0	0	0
J6	1.60	1.67	4.4%	1.35	1.30	-3.7%	0	0	0	0	0	0	0	0	0	0
J7	1.95	2.08	6.7%	1.40	1.37	-2.1%	0	0	0	0	0	0	0	0	0	0
J8	1.95	2.08	6.7%	1.40	1.37	-2.1%	0	0	0	0	0	0	0	0	0	0
J9	1.75	1.87	6.9%	1.35	1.30	-3.7%	0	0	0	0	0	0	0	0	0	0
J0	1.75	1.87	6.9%	1.35	1.30	-3.7%	0	0	0	0	0	0	0	0	0	0
KV	1.95	2.01	3.1%	1.40	1.39	-0.7%	0	0	0	0	0	0	0	0	0	0
KW	1.95	2.01	3.1%	1.40	1.39	-0.7%	371	382	283	292	59	61	123	122	0	0
KX	1.55	1.61	3.9%	1.35	1.32	-2.2%	0	0	0	0	0	0	0	0	0	0
K7	1.75	1.81	3.4%	1.35	1.32	-2.2%	0	0	0	0	0	0	0	0	0	0

American National General Insurance Company
Class Factor Relativity Revision
Single Car

Current Class Code	Current All Others Factor	Proposed All Others Factor	All Others Percent Change	Current COMP Factor	Proposed COMP Factor	COMP Percent Change	Bodily Injury Present Premium	Bodily Injury Adjusted Premium	Property Damage Present Premium	Property Damage Adjusted Premium	Medical Payments Present Premium	Medical Payments Adjusted Premium	Comprehensive Present Premium	Comprehensive Adjusted Premium	Collision Present Premium	Collision Adjusted Premium
K8	1.75	1.81	3.4%	1.35	1.32	-2.2%	0	0	0	0	0	0	0	0	0	0
LV	1.80	1.83	1.7%	1.35	1.33	-1.5%	0	0	0	0	0	0	0	0	0	0
LW	1.80	1.83	1.7%	1.35	1.33	-1.5%	0	0	0	0	0	0	0	0	0	0
LX	1.45	1.46	0.7%	1.30	1.27	-2.3%	0	0	0	0	0	0	0	0	0	0
L7	1.65	1.64	-0.6%	1.30	1.27	-2.3%	0	0	0	0	0	0	0	0	0	0
L8	1.65	1.64	-0.6%	1.30	1.27	-2.3%	0	0	0	0	0	0	0	0	0	0
MV	3.30	3.57	8.2%	1.70	1.64	-3.5%	0	0	0	0	0	0	0	0	0	0
MW	3.30	3.57	8.2%	1.70	1.64	-3.5%	0	0	0	0	0	0	0	0	0	0
MX	2.65	2.86	7.9%	1.60	1.56	-2.5%	0	0	0	0	0	0	0	0	0	0
MY	3.00	3.22	7.3%	1.60	1.56	-2.5%	0	0	0	0	0	0	0	0	0	0
MZ	3.00	3.22	7.3%	1.60	1.56	-2.5%	0	0	0	0	0	0	0	0	0	0
M6	2.40	2.57	7.1%	1.50	1.48	-1.3%	0	0	0	0	0	0	0	0	0	0
M7	2.80	3.04	8.6%	1.60	1.56	-2.5%	0	0	0	0	0	0	0	0	0	0
M8	2.80	3.04	8.6%	1.60	1.56	-2.5%	0	0	0	0	0	0	0	0	0	0
M9	2.55	2.73	7.1%	1.50	1.48	-1.3%	0	0	0	0	0	0	0	0	0	0
M0	2.55	2.73	7.1%	1.50	1.48	-1.3%	0	0	0	0	0	0	0	0	0	0
NV	2.90	3.11	7.2%	1.65	1.59	-3.6%	0	0	0	0	0	0	0	0	0	0
NW	2.90	3.11	7.2%	1.65	1.59	-3.6%	0	0	0	0	0	0	0	0	0	0
NX	2.30	2.49	8.3%	1.55	1.51	-2.6%	0	0	0	0	0	0	0	0	0	0
NY	2.60	2.80	7.7%	1.55	1.51	-2.6%	0	0	0	0	0	0	0	0	0	0
NZ	2.60	2.80	7.7%	1.55	1.51	-2.6%	0	0	0	0	0	0	0	0	0	0
N6	2.05	2.24	9.3%	1.45	1.43	-1.4%	0	0	0	0	0	0	0	0	0	0
N7	2.45	2.65	8.2%	1.55	1.51	-2.6%	0	0	0	0	0	0	0	0	0	0
N8	2.45	2.65	8.2%	1.55	1.51	-2.6%	0	0	0	0	0	0	0	0	0	0
N9	2.20	2.38	8.2%	1.45	1.43	-1.4%	0	0	0	0	0	0	0	0	0	0
N0	2.20	2.38	8.2%	1.45	1.43	-1.4%	0	0	0	0	0	0	0	0	0	0
OV	2.65	2.82	6.4%	1.60	1.53	-4.4%	0	0	0	0	0	0	0	0	0	0
OW	2.65	2.82	6.4%	1.60	1.53	-4.4%	0	0	0	0	0	0	0	0	0	0
OX	2.10	2.26	7.6%	1.50	1.46	-2.7%	0	0	0	0	0	0	0	0	0	0
OY	2.35	2.54	8.1%	1.50	1.46	-2.7%	0	0	0	0	0	0	0	0	0	0
OZ	2.35	2.54	8.1%	1.50	1.46	-2.7%	0	0	0	0	0	0	0	0	0	0
O6	1.90	2.03	6.8%	1.40	1.38	-1.4%	0	0	0	0	0	0	0	0	0	0
O7	2.25	2.40	6.7%	1.50	1.46	-2.7%	0	0	0	0	0	0	0	0	0	0
O8	2.25	2.40	6.7%	1.50	1.46	-2.7%	0	0	0	0	0	0	0	0	0	0
O9	2.00	2.16	8.0%	1.40	1.38	-1.4%	0	0	0	0	0	0	0	0	0	0
O0	2.00	2.16	8.0%	1.40	1.38	-1.4%	0	0	0	0	0	0	0	0	0	0
PV	2.30	2.46	7.0%	1.50	1.48	-1.3%	0	0	0	0	0	0	0	0	0	0
PW	2.30	2.46	7.0%	1.50	1.48	-1.3%	0	0	0	0	0	0	0	0	0	0
PX	1.85	1.97	6.5%	1.45	1.41	-2.8%	0	0	0	0	0	0	0	0	0	0
PY	2.10	2.22	5.7%	1.45	1.41	-2.8%	0	0	0	0	0	0	0	0	0	0
PZ	2.10	2.22	5.7%	1.45	1.41	-2.8%	0	0	0	0	0	0	0	0	0	0
P6	1.65	1.77	7.3%	1.35	1.34	-0.7%	0	0	0	0	0	0	0	0	0	0
P7	1.95	2.09	7.2%	1.45	1.41	-2.8%	0	0	0	0	0	0	0	0	0	0
P8	1.95	2.09	7.2%	1.45	1.41	-2.8%	0	0	0	0	0	0	0	0	0	0
P9	1.75	1.88	7.4%	1.35	1.34	-0.7%	0	0	0	0	0	0	0	0	0	0
P0	1.75	1.88	7.4%	1.35	1.34	-0.7%	0	0	0	0	0	0	0	0	0	0
QV	2.05	2.15	4.9%	1.45	1.44	-0.7%	0	0	0	0	0	0	0	0	0	0
QW	2.05	2.15	4.9%	1.45	1.44	-0.7%	0	0	0	0	0	0	0	0	0	0
QX	1.65	1.72	4.2%	1.40	1.37	-2.1%	0	0	0	0	0	0	0	0	0	0
Q7	1.75	1.83	4.6%	1.40	1.37	-2.1%	0	0	0	0	0	0	0	0	0	0
Q8	1.75	1.83	4.6%	1.40	1.37	-2.1%	0	0	0	0	0	0	0	0	0	0
RV	1.90	1.95	2.6%	1.40	1.39	-0.7%	0	0	0	0	0	0	0	0	0	0
RW	1.90	1.95	2.6%	1.40	1.39	-0.7%	0	0	0	0	0	0	0	0	0	0
RX	1.50	1.56	4.0%	1.35	1.32	-2.2%	0	0	0	0	0	0	0	0	0	0
R7	1.60	1.66	3.8%	1.35	1.32	-2.2%	0	0	0	0	0	0	0	0	0	0
R8	1.60	1.66	3.8%	1.35	1.32	-2.2%	0	0	0	0	0	0	0	0	0	0
SV	3.80	4.16	9.5%	2.40	2.35	-2.1%	0	0	0	0	0	0	0	0	0	0
SW	3.80	4.16	9.5%	2.40	2.35	-2.1%	0	0	0	0	0	0	0	0	0	0
SX	3.05	3.33	9.2%	2.30	2.23	-3.0%	0	0	0	0	0	0	0	0	0	0
SY	3.45	3.75	8.7%	2.30	2.23	-3.0%	0	0	0	0	0	0	0	0	0	0
SZ	3.45	3.75	8.7%	2.30	2.23	-3.0%	0	0	0	0	0	0	0	0	0	0
S6	2.75	3.00	9.1%	2.20	2.12	-3.6%	0	0	0	0	0	0	0	0	0	0
S7	3.05	3.33	9.2%	2.30	2.23	-3.0%	0	0	0	0	0	0	0	0	0	0
S8	3.05	3.33	9.2%	2.30	2.23	-3.0%	0	0	0	0	0	0	0	0	0	0
S9	2.75	3.00	9.1%	2.20	2.12	-3.6%	0	0	0	0	0	0	0	0	0	0
S0	2.75	3.00	9.1%	2.20	2.12	-3.6%	0	0	0	0	0	0	0	0	0	0
TV	3.40	3.63	6.8%	2.30	2.26	-1.7%	0	0	0	0	0	0	0	0	0	0
TW	3.40	3.63	6.8%	2.30	2.26	-1.7%	0	0	0	0	0	0	0	0	0	0
TX	2.70	2.90	7.4%	2.20	2.14	-2.7%	0	0	0	0	0	0	0	0	0	0
TY	3.05	3.26	6.9%	2.20	2.14	-2.7%	0	0	0	0	0	0	0	0	0	0
TZ	3.05	3.26	6.9%	2.20	2.14	-2.7%	0	0	0	0	0	0	0	0	0	0
T6	2.45	2.61	6.5%	2.10	2.04	-2.9%	0	0	0	0	0	0	0	0	0	0
T7	2.70	2.90	7.4%	2.20	2.14	-2.7%	0	0	0	0	0	0	0	0	0	0
T8	2.70	2.90	7.4%	2.20	2.14	-2.7%	0	0	0	0	0	0	0	0	0	0
T9	2.45	2.61	6.5%	2.10	2.04	-2.9%	0	0	0	0	0	0	0	0	0	0
T0	2.45	2.61	6.5%	2.10	2.04	-2.9%	0	0	0	0	0	0	0	0	0	0
UV	3.15	3.29	4.4%	2.20	2.15	-2.3%	0	0	0	0	0	0	0	0	0	0
UW	3.15	3.29	4.4%	2.20	2.15	-2.3%	485	507	402	420	89	93	161	157	713	745
UX	2.50	2.63	5.2%	2.10	2.04	-2.9%	0	0	0	0	0	0	0	0	0	0
UY	2.80	2.96	5.7%	2.10	2.04	-2.9%	0	0	0	0	0	0	0	0	0	0
UZ	2.80	2.96	5.7%	2.10	2.04	-2.9%	0	0	0	0	0	0	0	0	0	0
U6	2.25	2.37	5.3%	2.00	1.94	-3.0%	0	0	0	0	0	0	0	0	0	0
U7	2.50	2.63	5.2%	2.10	2.04	-2.9%	0	0	0	0	0	0	0	0	0	0
U8	2.50	2.63	5.2%	2.10	2.04	-2.9%	0	0	0	0	0	0	0	0	0	0
U9	2.25	2.37	5.3%	2.00	1.94	-3.0%	0	0	0	0	0	0	0	0	0	0
U0	2.25	2.37	5.3%	2.00	1.94	-3.0%	0	0	0	0	0	0	0	0	0	0
VV	2.75	2.86	4.0%	2.10	2.05	-2.4%	0	0	0	0	0	0	0	0	0	0
VW	2.75	2.86	4.0%	2.10	2.05	-2.4%	0	0	0	0	0	0	0	0	0	0
VX	2.20	2.29	4.1%	2.00	1.95	-2.5%	0	0	0	0	0	0	0	0	0	0
VY	2.50	2.58	3.2%	2.00	1.95	-2.5%	0	0	0	0	0	0	0	0	0	0
VZ	2.50	2.58	3.2%	2.00	1.95	-2.5%	0	0	0	0	0	0	0	0	0	0
V6	2.00	2.06	3.0%	1.90	1.85	-2.6%	0	0	0	0	0	0	0	0	0	0
V7	2.20	2.29	4.1%	2.00	1.95	-2.5%	0	0	0	0	0	0	0	0	0	0
V8	2.20	2.29	4.1%	2.00	1.95	-2.5%	0	0	0	0	0	0	0	0	0	0

American National General Insurance Company
Class Factor Relativity Revision
Single Car

Current Class Code	Current All Others Factor	Proposed All Others Factor	All Others Percent Change	Current COMP Factor	Proposed COMP Factor	COMP Percent Change	Bodily Injury Present Premium	Bodily Injury Adjusted Premium	Property Damage Present Premium	Property Damage Adjusted Premium	Medical Payments Present Premium	Medical Payments Adjusted Premium	Comprehensive Present Premium	Comprehensive Adjusted Premium	Collision Present Premium	Collision Adjusted Premium
V9	2.00	2.06	3.0%	1.90	1.85	-2.6%	0	0	0	0	0	0	0	0	0	0
V0	2.00	2.06	3.0%	1.90	1.85	-2.6%	0	0	0	0	0	0	0	0	0	0
WV	2.45	2.49	1.6%	2.00	1.94	-3.0%	0	0	0	0	0	0	0	0	0	0
WW	2.45	2.49	1.6%	2.00	1.94	-3.0%	431	438	339	345	73	74	104	101	300	305
WX	1.95	1.99	2.1%	1.90	1.85	-2.6%	0	0	0	0	0	0	0	0	0	0
W7	1.95	1.99	2.1%	1.90	1.85	-2.6%	0	0	0	0	0	0	0	0	0	0
W8	1.95	1.99	2.1%	1.90	1.85	-2.6%	0	0	0	0	0	0	0	0	0	0
XV	2.20	2.25	2.3%	1.90	1.85	-2.6%	0	0	0	0	0	0	0	0	0	0
XW	2.20	2.25	2.3%	1.90	1.85	-2.6%	282	288	227	232	62	63	143	139	367	375
XX	1.75	1.80	2.9%	1.80	1.76	-2.2%	0	0	0	0	0	0	0	0	0	0
X7	1.75	1.80	2.9%	1.80	1.76	-2.2%	0	0	0	0	0	0	0	0	0	0
X8	1.75	1.80	2.9%	1.80	1.76	-2.2%	0	0	0	0	0	0	0	0	0	0
YV	1.55	1.46	-5.8%	1.25	1.26	0.8%	0	0	0	0	0	0	0	0	0	0
YW	1.55	1.46	-5.8%	1.25	1.26	0.8%	0	0	0	0	0	0	0	0	0	0
YX	1.25	1.17	-6.4%	1.20	1.20	0.0%	0	0	0	0	0	0	0	0	0	0
ZV	2.55	2.70	5.9%	1.85	1.80	-2.7%	0	0	0	0	0	0	0	0	0	0
ZW	2.55	2.70	5.9%	1.85	1.80	-2.7%	0	0	0	0	0	0	0	0	0	0
ZX	2.05	2.16	5.4%	1.75	1.71	-2.3%	0	0	0	0	0	0	0	0	0	0
ZY	2.30	2.43	5.7%	1.75	1.71	-2.3%	0	0	0	0	0	0	0	0	0	0
ZZ	2.30	2.43	5.7%	1.75	1.71	-2.3%	0	0	0	0	0	0	0	0	0	0
Z6	1.85	1.94	4.9%	1.65	1.62	-1.8%	0	0	0	0	0	0	0	0	0	0
0V	2.20	2.35	6.8%	1.75	1.69	-3.4%	0	0	0	0	0	0	0	0	0	0
0W	2.20	2.35	6.8%	1.75	1.69	-3.4%	0	0	0	0	0	0	0	0	0	0
0X	1.75	1.88	7.4%	1.65	1.61	-2.4%	0	0	0	0	0	0	0	0	0	0
0Y	1.95	2.11	8.2%	1.65	1.61	-2.4%	0	0	0	0	0	0	0	0	0	0
0Z	1.95	2.11	8.2%	1.65	1.61	-2.4%	0	0	0	0	0	0	0	0	0	0
06	1.60	1.69	5.6%	1.55	1.53	-1.3%	0	0	0	0	0	0	0	0	0	0
1V	2.00	2.14	7.0%	1.65	1.59	-3.6%	0	0	0	0	0	0	0	0	0	0
1W	2.00	2.14	7.0%	1.65	1.59	-3.6%	0	0	0	0	0	0	0	0	0	0
1X	1.60	1.71	6.9%	1.55	1.51	-2.6%	0	0	0	0	0	0	0	0	0	0
1Y	1.80	1.92	6.7%	1.55	1.51	-2.6%	0	0	0	0	0	0	0	0	0	0
1Z	1.80	1.92	6.7%	1.55	1.51	-2.6%	0	0	0	0	0	0	0	0	0	0
16	1.45	1.54	6.2%	1.45	1.43	-1.4%	0	0	0	0	0	0	0	0	0	0
2V	1.75	1.85	5.7%	1.50	1.48	-1.3%	0	0	0	0	0	0	0	0	0	0
2W	1.75	1.85	5.7%	1.50	1.48	-1.3%	0	0	0	0	0	0	0	0	0	0
2X	1.40	1.48	5.7%	1.45	1.41	-2.8%	0	0	0	0	0	0	0	0	0	0
2Y	1.60	1.67	4.4%	1.45	1.41	-2.8%	0	0	0	0	0	0	0	0	0	0
2Z	1.60	1.67	4.4%	1.45	1.41	-2.8%	0	0	0	0	0	0	0	0	0	0
26	1.25	1.33	6.4%	1.35	1.34	-0.7%	0	0	0	0	0	0	0	0	0	0
3V	1.50	1.61	7.3%	1.40	1.39	-0.7%	0	0	0	0	0	0	0	0	0	0
3W	1.50	1.61	7.3%	1.40	1.39	-0.7%	0	0	0	0	0	0	0	0	0	0
3X	1.20	1.29	7.5%	1.35	1.32	-2.2%	0	0	0	0	0	0	0	0	0	0
4V	1.45	1.46	0.7%	1.30	1.28	-1.5%	0	0	0	0	0	0	0	0	0	0
4W	1.45	1.46	0.7%	1.30	1.28	-1.5%	212	213	138	139	34	34	131	129	274	276
4X	1.15	1.17	1.7%	1.25	1.22	-2.4%	0	0	0	0	0	0	0	0	0	0
5V	1.05	1.25	19.0%	0.90	1.05	16.7%	311	370	243	289	31	37	88	103	246	293
5W	1.25	1.25	0.0%	1.05	1.05	0.0%	376	376	269	269	29	29	93	93	179	179
5X	1.10	1.31	19.1%	0.95	1.10	15.8%	201	239	166	198	0	0	104	120	269	320
5Y	1.30	1.31	0.8%	1.10	1.10	0.0%	3,055	3,079	2,232	2,249	292	294	636	636	2,305	2,323
5Z	1.40	1.38	-1.4%	1.15	1.16	0.9%	249	245	151	149	0	0	101	102	373	368
56	1.35	1.50	11.1%	1.10	1.26	14.5%	0	0	0	0	0	0	0	0	0	0
57	1.55	1.50	-3.2%	1.30	1.26	-3.1%	0	0	0	0	0	0	0	0	0	0
58	0.80	0.94	17.5%	0.65	0.79	21.5%	0	0	0	0	0	0	0	0	0	0
59	0.95	0.94	-1.1%	0.80	0.79	-1.3%	0	0	0	0	0	0	0	0	0	0
6V	0.85	1.19	40.0%	0.70	1.05	50.0%	0	0	0	0	0	0	0	0	0	0
6W	1.00	1.19	19.0%	0.85	1.05	23.5%	0	0	0	0	0	0	0	0	0	0
6X	0.90	1.25	38.9%	0.75	1.10	46.7%	114	158	95	132	0	0	52	76	265	368
6Y	1.05	1.25	19.0%	0.90	1.10	22.2%	2,728	3,248	2,058	2,450	379	451	748	914	2,480	2,952
6Z	1.10	1.31	19.1%	0.90	1.16	28.9%	960	1,143	457	544	48	57	113	146	360	429
66	1.05	1.42	35.2%	0.90	1.26	40.0%	0	0	0	0	0	0	0	0	0	0
67	1.25	1.42	13.6%	1.05	1.26	20.0%	0	0	0	0	0	0	0	0	0	0
68	0.65	0.89	36.9%	0.55	0.79	43.6%	0	0	0	0	0	0	0	0	0	0
69	0.75	0.89	18.7%	0.65	0.79	21.5%	0	0	0	0	0	0	0	0	0	0
7V	0.90	1.25	38.9%	0.70	1.05	50.0%	0	0	0	0	0	0	0	0	0	0
7W	1.05	1.25	19.0%	0.85	1.05	23.5%	0	0	0	0	0	0	0	0	0	0
7X	1.05	1.46	39.0%	0.85	1.23	44.7%	0	0	0	0	0	0	0	0	0	0
7Y	1.25	1.46	16.8%	1.00	1.23	23.0%	139	162	114	133	0	0	0	0	0	0
7Z	1.30	1.53	17.7%	1.05	1.28	21.9%	0	0	0	0	0	0	0	0	0	0
76	1.25	1.67	33.6%	1.00	1.40	40.0%	0	0	0	0	0	0	0	0	0	0
77	1.50	1.67	11.3%	1.15	1.40	21.7%	0	0	0	0	0	0	0	0	0	0
78	0.70	0.94	34.3%	0.55	0.79	43.6%	0	0	0	0	0	0	0	0	0	0
79	0.80	0.94	17.5%	0.65	0.79	21.5%	0	0	0	0	0	0	0	0	0	0
8V	1.05	1.38	31.4%	0.70	1.05	50.0%	0	0	0	0	0	0	0	0	0	0
8W	1.25	1.38	10.4%	0.85	1.05	23.5%	399	440	209	231	40	44	157	194	306	338
8X	1.25	1.60	28.0%	0.85	1.23	44.7%	0	0	0	0	0	0	0	0	0	0
8Y	1.45	1.60	10.3%	1.00	1.23	23.0%	0	0	0	0	0	0	0	0	0	0
8Z	1.55	1.68	8.4%	1.05	1.28	21.9%	0	0	0	0	0	0	0	0	0	0
86	1.50	1.83	22.0%	1.00	1.40	40.0%	0	0	0	0	0	0	0	0	0	0
87	1.75	1.83	4.6%	1.15	1.40	21.7%	0	0	0	0	0	0	0	0	0	0
88	0.80	1.03	28.8%	0.55	0.79	43.6%	0	0	0	0	0	0	0	0	0	0
89	0.95	1.03	8.4%	0.65	0.79	21.5%	0	0	0	0	0	0	0	0	0	0
9V	1.15	1.51	31.3%	0.70	1.05	50.0%	319	419	219	288	87	114	66	99	170	223
9W	1.40	1.51	7.9%	0.85	1.05	23.5%	275	297	154	166	82	88	0	0	0	0
9X	1.35	1.76	30.4%	0.85	1.23	44.7%	203	265	170	222	0	0	0	0	0	0
9Y	1.60	1.76	10.0%	1.00	1.23	23.0%	115	127	77	85	0	0	0	0	0	0
9Z	1.70	1.85	8.8%	1.05	1.28	21.9%	0	0	0	0	0	0	0	0	0	0
96	1.60	2.02	26.3%	1.00	1.40	40.0%	0	0	0	0	0	0	0	0	0	0
97	1.90	2.02	6.3%	1.15	1.40	21.7%	0	0	0	0	0	0	0	0	0	0
98	0.90	1.13	25.6%	0.55	0.79	43.6%	0	0	0	0	0	0	0	0	0	0
99	1.05	1.13	7.6%	0.65	0.79	21.5%	0	0	0	0	0	0	0	0	0	0

Single Car Total

13,148 9.8% 9,410 9.7% 1,408 9.9% 2,881 10.8% 9,021 10.2%

American National General Insurance Company
Class Factor Relativity Revision
Multi Car

Current Class Code	Current All Others Factor	Proposed All Others Factor	All Others Percent Change	Current COMP Factor	Proposed COMP Factor	COMP Percent Change	Bodily Injury Present Premium	Bodily Injury Adjusted Premium	Property Damage Present Premium	Property Damage Adjusted Premium	Medical Payments Present Premium	Medical Payments Adjusted Premium	Comprehensive Present Premium	Comprehensive Adjusted Premium	Collision Present Premium	Collision Adjusted Premium
AV	2.05	2.16	5.4%	1.30	1.27	-2.3%	0	0	0	0	0	0	0	0	0	0
AW	2.05	2.16	5.4%	1.30	1.27	-2.3%	0	0	0	0	0	0	0	0	0	0
AX	1.65	1.73	4.8%	1.25	1.21	-3.2%	0	0	0	0	0	0	0	0	0	0
AY	1.85	1.94	4.9%	1.25	1.21	-3.2%	0	0	0	0	0	0	0	0	0	0
AZ	1.85	1.94	4.9%	1.25	1.21	-3.2%	0	0	0	0	0	0	0	0	0	0
A6	1.50	1.56	4.0%	1.15	1.15	0.0%	0	0	0	0	0	0	0	0	0	0
A7	1.95	2.05	5.1%	1.25	1.21	-3.2%	0	0	0	0	0	0	0	0	0	0
A8	1.95	2.05	5.1%	1.25	1.21	-3.2%	0	0	0	0	0	0	0	0	0	0
A9	1.75	1.85	5.7%	1.15	1.15	0.0%	0	0	0	0	0	0	0	0	0	0
A0	1.75	1.85	5.7%	1.15	1.15	0.0%	0	0	0	0	0	0	0	0	0	0
BV	1.75	1.88	7.4%	1.25	1.22	-2.4%	0	0	0	0	0	0	0	0	0	0
BW	1.75	1.88	7.4%	1.25	1.22	-2.4%	351	377	160	172	0	0	0	0	0	0
BX	1.40	1.50	7.1%	1.20	1.16	-3.3%	0	0	0	0	0	0	0	0	0	0
BY	1.60	1.69	5.6%	1.20	1.16	-3.3%	0	0	0	0	0	0	0	0	0	0
BZ	1.60	1.69	5.6%	1.20	1.16	-3.3%	0	0	0	0	0	0	0	0	0	0
B6	1.25	1.35	8.0%	1.15	1.10	-4.3%	0	0	0	0	0	0	0	0	0	0
B7	1.65	1.79	8.5%	1.20	1.16	-3.3%	0	0	0	0	0	0	0	0	0	0
B8	1.65	1.79	8.5%	1.20	1.16	-3.3%	0	0	0	0	0	0	0	0	0	0
B9	1.50	1.61	7.3%	1.15	1.10	-4.3%	0	0	0	0	0	0	0	0	0	0
B0	1.50	1.61	7.3%	1.15	1.10	-4.3%	0	0	0	0	0	0	0	0	0	0
CV	1.60	1.71	6.9%	1.20	1.17	-2.5%	0	0	0	0	0	0	0	0	0	0
CW	1.60	1.71	6.9%	1.20	1.17	-2.5%	0	0	0	0	0	0	0	0	0	0
CX	1.30	1.37	5.4%	1.15	1.11	-3.5%	0	0	0	0	0	0	0	0	0	0
CY	1.45	1.54	6.2%	1.15	1.11	-3.5%	0	0	0	0	0	0	0	0	0	0
CZ	1.45	1.54	6.2%	1.15	1.11	-3.5%	0	0	0	0	0	0	0	0	0	0
C6	1.15	1.23	7.0%	1.10	1.06	-3.6%	0	0	0	0	0	0	0	0	0	0
C7	1.50	1.62	8.0%	1.15	1.11	-3.5%	0	0	0	0	0	0	0	0	0	0
C8	1.50	1.62	8.0%	1.15	1.11	-3.5%	0	0	0	0	0	0	0	0	0	0
C9	1.35	1.46	8.1%	1.10	1.06	-3.6%	0	0	0	0	0	0	0	0	0	0
C0	1.35	1.46	8.1%	1.10	1.06	-3.6%	0	0	0	0	0	0	0	0	0	0
DV	1.40	1.48	5.7%	1.15	1.12	-2.6%	0	0	0	0	0	0	0	0	0	0
DW	1.40	1.48	5.7%	1.15	1.12	-2.6%	0	0	0	0	0	0	0	0	0	0
DX	1.10	1.18	7.3%	1.10	1.06	-3.6%	0	0	0	0	0	0	0	0	0	0
DY	1.25	1.33	6.4%	1.10	1.06	-3.6%	0	0	0	0	0	0	0	0	0	0
DZ	1.25	1.33	6.4%	1.10	1.06	-3.6%	0	0	0	0	0	0	0	0	0	0
D6	1.00	1.07	7.0%	1.05	1.01	-3.8%	0	0	0	0	0	0	0	0	0	0
D7	1.35	1.41	4.4%	1.10	1.06	-3.6%	0	0	0	0	0	0	0	0	0	0
D8	1.35	1.41	4.4%	1.10	1.06	-3.6%	0	0	0	0	0	0	0	0	0	0
D9	1.20	1.27	5.8%	1.05	1.01	-3.8%	0	0	0	0	0	0	0	0	0	0
D0	1.20	1.27	5.8%	1.05	1.01	-3.8%	0	0	0	0	0	0	0	0	0	0
EV	1.20	1.29	7.5%	1.10	1.07	-2.7%	0	0	0	0	0	0	0	0	0	0
EW	1.20	1.29	7.5%	1.10	1.07	-2.7%	0	0	0	0	0	0	0	0	0	0
EX	0.95	1.03	8.4%	1.05	1.02	-2.9%	0	0	0	0	0	0	0	0	0	0
E7	1.15	1.23	7.0%	1.05	1.02	-2.9%	0	0	0	0	0	0	0	0	0	0
E8	1.15	1.23	7.0%	1.05	1.02	-2.9%	0	0	0	0	0	0	0	0	0	0
FV	1.15	1.17	1.7%	1.05	1.02	-2.9%	0	0	0	0	0	0	0	0	0	0
FW	1.15	1.17	1.7%	1.05	1.02	-2.9%	0	0	0	0	0	0	0	0	0	0
FX	0.90	0.94	4.4%	1.00	0.97	-3.0%	0	0	0	0	0	0	0	0	0	0
F7	1.10	1.11	0.9%	1.00	0.97	-3.0%	0	0	0	0	0	0	0	0	0	0
F8	1.10	1.11	0.9%	1.00	0.97	-3.0%	0	0	0	0	0	0	0	0	0	0
GV	2.50	2.70	8.0%	1.55	1.51	-2.6%	0	0	0	0	0	0	0	0	0	0
GW	2.50	2.70	8.0%	1.55	1.51	-2.6%	0	0	0	0	0	0	0	0	0	0
GX	2.00	2.16	8.0%	1.45	1.43	-1.4%	0	0	0	0	0	0	0	0	0	0
GY	2.25	2.43	8.0%	1.45	1.43	-1.4%	0	0	0	0	0	0	0	0	0	0
GZ	2.25	2.43	8.0%	1.45	1.43	-1.4%	0	0	0	0	0	0	0	0	0	0
G6	1.80	1.94	7.8%	1.40	1.36	-2.9%	0	0	0	0	0	0	0	0	0	0
G7	2.25	2.43	8.0%	1.45	1.43	-1.4%	0	0	0	0	0	0	0	0	0	0
G8	2.25	2.43	8.0%	1.45	1.43	-1.4%	0	0	0	0	0	0	0	0	0	0
G9	2.00	2.19	9.5%	1.40	1.36	-2.9%	0	0	0	0	0	0	0	0	0	0
G0	2.00	2.19	9.5%	1.40	1.36	-2.9%	0	0	0	0	0	0	0	0	0	0
HV	2.20	2.35	6.8%	1.50	1.46	-2.7%	0	0	0	0	0	0	0	0	0	0
HW	2.20	2.35	6.8%	1.50	1.46	-2.7%	0	0	0	0	0	0	0	0	0	0
HX	1.75	1.88	7.4%	1.45	1.39	-4.1%	0	0	0	0	0	0	0	0	0	0
HY	2.00	2.12	6.0%	1.45	1.39	-4.1%	0	0	0	0	0	0	0	0	0	0
HZ	2.00	2.12	6.0%	1.45	1.39	-4.1%	0	0	0	0	0	0	0	0	0	0
H6	1.60	1.69	5.6%	1.35	1.32	-2.2%	0	0	0	0	0	0	0	0	0	0
H7	2.00	2.12	6.0%	1.45	1.39	-4.1%	0	0	0	0	0	0	0	0	0	0
H8	2.00	2.12	6.0%	1.45	1.39	-4.1%	0	0	0	0	0	0	0	0	0	0
H9	1.80	1.90	5.6%	1.35	1.32	-2.2%	0	0	0	0	0	0	0	0	0	0
H0	1.80	1.90	5.6%	1.35	1.32	-2.2%	257	271	208	220	0	0	81	79	309	326
IV	2.00	2.14	7.0%	1.45	1.41	-2.8%	0	0	0	0	0	0	0	0	0	0
IW	2.00	2.14	7.0%	1.45	1.41	-2.8%	700	749	427	457	79	85	88	86	647	692
IX	1.60	1.71	6.9%	1.40	1.34	-4.3%	0	0	0	0	0	0	0	0	0	0
IY	1.80	1.93	7.2%	1.40	1.34	-4.3%	0	0	0	0	0	0	0	0	0	0
IZ	1.80	1.93	7.2%	1.40	1.34	-4.3%	0	0	0	0	0	0	0	0	0	0
I6	1.45	1.54	6.2%	1.30	1.27	-2.3%	0	0	0	0	0	0	0	0	0	0
I7	1.80	1.93	7.2%	1.40	1.34	-4.3%	0	0	0	0	0	0	0	0	0	0
I8	1.80	1.93	7.2%	1.40	1.34	-4.3%	0	0	0	0	0	0	0	0	0	0
I9	1.60	1.73	8.1%	1.30	1.27	-2.3%	0	0	0	0	0	0	0	0	0	0
I0	1.60	1.73	8.1%	1.30	1.27	-2.3%	0	0	0	0	0	0	0	0	0	0
JV	1.75	1.85	5.7%	1.40	1.37	-2.1%	561	593	314	332	0	0	0	0	0	0
JW	1.75	1.85	5.7%	1.40	1.37	-2.1%	688	727	519	549	51	54	0	0	0	0
JX	1.40	1.48	5.7%	1.35	1.30	-3.7%	0	0	0	0	0	0	0	0	0	0
JY	1.60	1.67	4.4%	1.35	1.30	-3.7%	0	0	0	0	0	0	0	0	0	0
JZ	1.60	1.67	4.4%	1.35	1.30	-3.7%	368	384	259	270	91	95	96	92	371	387
J6	1.25	1.33	6.4%	1.25	1.24	-0.8%	223	237	180	192	0	0	0	0	0	0
J7	1.60	1.67	4.4%	1.35	1.30	-3.7%	0	0	0	0	0	0	0	0	0	0
J8	1.60	1.67	4.4%	1.35	1.30	-3.7%	0	0	0	0	0	0	0	0	0	0
J9	1.40	1.50	7.1%	1.25	1.24	-0.8%	0	0	0	0	0	0	0	0	0	0
J0	1.40	1.50	7.1%	1.25	1.24	-0.8%	0	0	0	0	0	0	0	0	0	0
KV	1.55	1.61	3.9%	1.35	1.32	-2.2%	0	0	0	0	0	0	0	0	0	0
KW	1.55	1.61	3.9%	1.35	1.32	-2.2%	810	841	585	608	142	147	0	0	0	0
KX	1.25	1.29	3.2%	1.30	1.25	-3.8%	0	0	0	0	0	0	0	0	0	0
K7	1.40	1.45	3.6%	1.30	1.25	-3.8%	0	0	0	0	0	0	0	0	0	0

American National General Insurance Company
Class Factor Relativity Revision
Multi Car

Current Class Code	Current All Others Factor	Proposed All Others Factor	All Others Percent Change	Current COMP Factor	Proposed COMP Factor	COMP Percent Change	Bodily Injury Present Premium	Bodily Injury Adjusted Premium	Property Damage Present Premium	Property Damage Adjusted Premium	Medical Payments Present Premium	Medical Payments Adjusted Premium	Comprehensive Present Premium	Comprehensive Adjusted Premium	Collision Present Premium	Collision Adjusted Premium
K8	1.40	1.45	3.6%	1.30	1.25	-3.8%	0	0	0	0	0	0	0	0	0	0
LV	1.45	1.46	0.7%	1.30	1.27	-2.3%	235	237	122	123	38	38	168	164	210	211
LW	1.45	1.46	0.7%	1.30	1.27	-2.3%	953	960	735	740	121	122	308	301	523	527
LX	1.15	1.17	1.7%	1.25	1.21	-3.2%	0	0	0	0	0	0	0	0	0	0
L7	1.30	1.31	0.8%	1.25	1.21	-3.2%	0	0	0	0	0	0	0	0	0	0
L8	1.30	1.31	0.8%	1.25	1.21	-3.2%	0	0	0	0	0	0	0	0	0	0
MV	2.65	2.86	7.9%	1.60	1.56	-2.5%	0	0	0	0	0	0	0	0	0	0
MW	2.65	2.86	7.9%	1.60	1.56	-2.5%	0	0	0	0	0	0	0	0	0	0
MX	2.10	2.29	9.0%	1.50	1.48	-1.3%	0	0	0	0	0	0	0	0	0	0
MY	2.40	2.57	7.1%	1.50	1.48	-1.3%	0	0	0	0	0	0	0	0	0	0
MZ	2.40	2.57	7.1%	1.50	1.48	-1.3%	0	0	0	0	0	0	0	0	0	0
M6	1.90	2.06	8.4%	1.45	1.41	-2.8%	0	0	0	0	0	0	0	0	0	0
M7	2.25	2.43	8.0%	1.50	1.48	-1.3%	0	0	0	0	0	0	0	0	0	0
M8	2.25	2.43	8.0%	1.50	1.48	-1.3%	0	0	0	0	0	0	0	0	0	0
M9	2.05	2.19	6.8%	1.45	1.41	-2.8%	0	0	0	0	0	0	0	0	0	0
M0	2.05	2.19	6.8%	1.45	1.41	-2.8%	0	0	0	0	0	0	0	0	0	0
NV	2.30	2.49	8.3%	1.55	1.51	-2.6%	0	0	0	0	0	0	0	0	0	0
NW	2.30	2.49	8.3%	1.55	1.51	-2.6%	0	0	0	0	0	0	0	0	0	0
NX	1.85	1.99	7.6%	1.45	1.43	-1.4%	0	0	0	0	0	0	0	0	0	0
NY	2.05	2.24	9.3%	1.45	1.43	-1.4%	0	0	0	0	0	0	0	0	0	0
NZ	2.05	2.24	9.3%	1.45	1.43	-1.4%	0	0	0	0	0	0	0	0	0	0
N6	1.65	1.79	8.5%	1.40	1.36	-2.9%	0	0	0	0	0	0	0	0	0	0
N7	1.95	2.12	8.7%	1.45	1.43	-1.4%	0	0	0	0	0	0	0	0	0	0
N8	1.95	2.12	8.7%	1.45	1.43	-1.4%	0	0	0	0	0	0	0	0	0	0
N9	1.75	1.90	8.6%	1.40	1.36	-2.9%	0	0	0	0	0	0	0	0	0	0
N0	1.75	1.90	8.6%	1.40	1.36	-2.9%	0	0	0	0	0	0	0	0	0	0
OV	2.10	2.26	7.6%	1.50	1.46	-2.7%	0	0	0	0	0	0	0	0	0	0
OW	2.10	2.26	7.6%	1.50	1.46	-2.7%	0	0	0	0	0	0	0	0	0	0
OX	1.70	1.81	6.5%	1.45	1.39	-4.1%	0	0	0	0	0	0	0	0	0	0
OY	1.90	2.03	6.8%	1.45	1.39	-4.1%	0	0	0	0	0	0	0	0	0	0
OZ	1.90	2.03	6.8%	1.45	1.39	-4.1%	1,049	1,121	787	841	101	108	0	0	0	0
O6	1.50	1.63	8.7%	1.35	1.32	-2.2%	0	0	0	0	0	0	0	0	0	0
O7	1.80	1.92	6.7%	1.45	1.39	-4.1%	0	0	0	0	0	0	0	0	0	0
O8	1.80	1.92	6.7%	1.45	1.39	-4.1%	0	0	0	0	0	0	0	0	0	0
O9	1.60	1.73	8.1%	1.35	1.32	-2.2%	0	0	0	0	0	0	0	0	0	0
O0	1.60	1.73	8.1%	1.35	1.32	-2.2%	0	0	0	0	0	0	0	0	0	0
PV	1.85	1.97	6.5%	1.45	1.41	-2.8%	0	0	0	0	0	0	0	0	0	0
PW	1.85	1.97	6.5%	1.45	1.41	-2.8%	347	370	266	283	0	0	52	51	289	308
PX	1.50	1.58	5.3%	1.40	1.34	-4.3%	0	0	0	0	0	0	0	0	0	0
PY	1.65	1.77	7.3%	1.40	1.34	-4.3%	0	0	0	0	0	0	0	0	0	0
PZ	1.65	1.77	7.3%	1.40	1.34	-4.3%	0	0	0	0	0	0	0	0	0	0
P6	1.35	1.42	5.2%	1.30	1.27	-2.3%	0	0	0	0	0	0	0	0	0	0
P7	1.55	1.67	7.7%	1.40	1.34	-4.3%	205	221	146	157	47	51	0	0	0	0
P8	1.55	1.67	7.7%	1.40	1.34	-4.3%	0	0	0	0	0	0	0	0	0	0
P9	1.40	1.51	7.9%	1.30	1.27	-2.3%	0	0	0	0	0	0	0	0	0	0
P0	1.40	1.51	7.9%	1.30	1.27	-2.3%	0	0	0	0	0	0	0	0	0	0
QV	1.65	1.72	4.2%	1.40	1.37	-2.1%	0	0	0	0	0	0	0	0	0	0
QW	1.65	1.72	4.2%	1.40	1.37	-2.1%	0	0	0	0	0	0	0	0	0	0
QX	1.30	1.38	6.2%	1.35	1.30	-3.7%	0	0	0	0	0	0	0	0	0	0
Q7	1.40	1.46	4.3%	1.35	1.30	-3.7%	0	0	0	0	0	0	0	0	0	0
Q8	1.40	1.46	4.3%	1.35	1.30	-3.7%	0	0	0	0	0	0	0	0	0	0
RV	1.50	1.56	4.0%	1.35	1.32	-2.2%	0	0	0	0	0	0	0	0	0	0
RW	1.50	1.56	4.0%	1.35	1.32	-2.2%	0	0	0	0	0	0	0	0	0	0
RX	1.20	1.25	4.2%	1.30	1.25	-3.8%	0	0	0	0	0	0	0	0	0	0
R7	1.30	1.33	2.3%	1.30	1.25	-3.8%	0	0	0	0	0	0	0	0	0	0
R8	1.30	1.33	2.3%	1.30	1.25	-3.8%	0	0	0	0	0	0	0	0	0	0
SV	3.05	3.33	9.2%	2.30	2.24	-2.6%	0	0	0	0	0	0	0	0	0	0
SW	3.05	3.33	9.2%	2.30	2.24	-2.6%	0	0	0	0	0	0	0	0	0	0
SX	2.45	2.66	8.6%	2.20	2.13	-3.2%	0	0	0	0	0	0	0	0	0	0
SY	2.75	3.00	9.1%	2.20	2.13	-3.2%	0	0	0	0	0	0	0	0	0	0
SZ	2.75	3.00	9.1%	2.20	2.13	-3.2%	0	0	0	0	0	0	0	0	0	0
S6	2.20	2.40	9.1%	2.10	2.02	-3.8%	0	0	0	0	0	0	0	0	0	0
S7	2.45	2.66	8.6%	2.20	2.13	-3.2%	379	411	250	271	77	84	0	0	0	0
S8	2.45	2.66	8.6%	2.20	2.13	-3.2%	0	0	0	0	0	0	0	0	0	0
S9	2.20	2.40	9.1%	2.10	2.02	-3.8%	0	0	0	0	0	0	0	0	0	0
S0	2.20	2.40	9.1%	2.10	2.02	-3.8%	0	0	0	0	0	0	0	0	0	0
TV	2.70	2.90	7.4%	2.20	2.15	-2.3%	0	0	0	0	0	0	0	0	0	0
TW	2.70	2.90	7.4%	2.20	2.15	-2.3%	1,423	1,528	1,049	1,127	220	236	0	0	0	0
TX	2.15	2.32	7.9%	2.10	2.04	-2.9%	0	0	0	0	0	0	0	0	0	0
TY	2.45	2.61	6.5%	2.10	2.04	-2.9%	0	0	0	0	0	0	0	0	0	0
TZ	2.45	2.61	6.5%	2.10	2.04	-2.9%	0	0	0	0	0	0	0	0	0	0
T6	1.95	2.09	7.2%	2.00	1.94	-3.0%	0	0	0	0	0	0	0	0	0	0
T7	2.15	2.32	7.9%	2.10	2.04	-2.9%	0	0	0	0	0	0	0	0	0	0
T8	2.15	2.32	7.9%	2.10	2.04	-2.9%	481	519	339	366	103	111	0	0	0	0
T9	1.95	2.09	7.2%	2.00	1.94	-3.0%	211	226	162	174	54	58	0	0	0	0
T0	1.95	2.09	7.2%	2.00	1.94	-3.0%	0	0	0	0	0	0	0	0	0	0
UV	2.50	2.63	5.2%	2.10	2.05	-2.4%	0	0	0	0	0	0	0	0	0	0
UW	2.50	2.63	5.2%	2.10	2.05	-2.4%	0	0	0	0	0	0	0	0	0	0
UX	2.00	2.10	5.0%	2.00	1.95	-2.5%	0	0	0	0	0	0	0	0	0	0
UY	2.25	2.37	5.3%	2.00	1.95	-2.5%	0	0	0	0	0	0	0	0	0	0
UZ	2.25	2.37	5.3%	2.00	1.95	-2.5%	0	0	0	0	0	0	0	0	0	0
U6	1.80	1.89	5.0%	1.90	1.85	-2.6%	0	0	0	0	0	0	0	0	0	0
U7	2.00	2.10	5.0%	2.00	1.95	-2.5%	0	0	0	0	0	0	0	0	0	0
U8	2.00	2.10	5.0%	2.00	1.95	-2.5%	0	0	0	0	0	0	0	0	0	0
U9	1.80	1.89	5.0%	1.90	1.85	-2.6%	0	0	0	0	0	0	0	0	0	0
U0	1.80	1.89	5.0%	1.90	1.85	-2.6%	0	0	0	0	0	0	0	0	0	0
VV	2.20	2.29	4.1%	2.00	1.95	-2.5%	0	0	0	0	0	0	0	0	0	0
VW	2.20	2.29	4.1%	2.00	1.95	-2.5%	742	772	481	501	113	118	324	316	669	696
VX	1.75	1.83	4.6%	1.90	1.85	-2.6%	0	0	0	0	0	0	0	0	0	0
VY	2.00	2.06	3.0%	1.90	1.85	-2.6%	238	245	165	170	35	36	0	0	0	0
VZ	2.00	2.06	3.0%	1.90	1.85	-2.6%	761	784	586	604	116	119	0	0	0	0
V6	1.60	1.65	3.1%	1.80	1.76	-2.2%	0	0	0	0	0	0	0	0	0	0
V7	1.75	1.83	4.6%	1.90	1.85	-2.6%	0	0	0	0	0	0	0	0	0	0
V8	1.75	1.83	4.6%	1.90	1.85	-2.6%	0	0	0	0	0	0	0	0	0	0

American National General Insurance Company
Class Factor Relativity Revision
Multi Car

Current Class Code	Current All Others Factor	Proposed All Others Factor	All Others Percent Change	Current COMP Factor	Proposed COMP Factor	COMP Percent Change	Bodily Present Premium	Injury Adjusted Premium	Property Present Premium	Damage Adjusted Premium	Medical Present Premium	Payments Adjusted Premium	Comprehensive Present Premium	Comprehensive Adjusted Premium	Collision Present Premium	Collision Adjusted Premium
V9	1.60	1.65	3.1%	1.80	1.76	-2.2%	0	0	0	0	0	0	0	0	0	0
V0	1.60	1.65	3.1%	1.80	1.76	-2.2%	0	0	0	0	0	0	0	0	0	0
WV	1.95	1.99	2.1%	1.90	1.85	-2.6%	0	0	0	0	0	0	0	0	0	0
WW	1.95	1.99	2.1%	1.90	1.85	-2.6%	610	623	439	448	144	147	0	0	0	0
WX	1.55	1.59	2.6%	1.80	1.76	-2.2%	0	0	0	0	0	0	0	0	0	0
W7	1.55	1.59	2.6%	1.80	1.76	-2.2%	0	0	0	0	0	0	0	0	0	0
W8	1.55	1.59	2.6%	1.80	1.76	-2.2%	0	0	0	0	0	0	0	0	0	0
XV	1.75	1.80	2.9%	1.80	1.76	-2.2%	0	0	0	0	0	0	0	0	0	0
XW	1.75	1.80	2.9%	1.80	1.76	-2.2%	1,420	1,461	880	905	160	165	325	318	744	765
XX	1.40	1.44	2.9%	1.70	1.67	-1.8%	0	0	0	0	0	0	0	0	0	0
X7	1.40	1.44	2.9%	1.70	1.67	-1.8%	0	0	0	0	0	0	0	0	0	0
X8	1.40	1.44	2.9%	1.70	1.67	-1.8%	0	0	0	0	0	0	0	0	0	0
YV	1.25	1.17	-6.4%	1.20	1.20	0.0%	0	0	0	0	0	0	0	0	0	0
YW	1.25	1.17	-6.4%	1.20	1.20	0.0%	1,200	1,123	862	807	137	128	350	350	864	809
YX	1.00	0.94	-6.0%	1.15	1.14	-0.9%	0	0	0	0	0	0	0	0	0	0
ZV	2.05	2.16	5.4%	1.75	1.71	-2.3%	0	0	0	0	0	0	0	0	0	0
ZW	2.05	2.16	5.4%	1.75	1.71	-2.3%	0	0	0	0	0	0	0	0	0	0
ZX	1.65	1.73	4.8%	1.65	1.62	-1.8%	0	0	0	0	0	0	0	0	0	0
ZY	1.85	1.94	4.9%	1.65	1.62	-1.8%	0	0	0	0	0	0	0	0	0	0
ZZ	1.85	1.94	4.9%	1.65	1.62	-1.8%	0	0	0	0	0	0	0	0	0	0
Z6	1.50	1.56	4.0%	1.60	1.54	-3.8%	0	0	0	0	0	0	0	0	0	0
OV	1.75	1.88	7.4%	1.65	1.61	-2.4%	0	0	0	0	0	0	0	0	0	0
OW	1.75	1.88	7.4%	1.65	1.61	-2.4%	0	0	0	0	0	0	0	0	0	0
OX	1.40	1.50	7.1%	1.55	1.53	-1.3%	0	0	0	0	0	0	0	0	0	0
OY	1.60	1.69	5.6%	1.55	1.53	-1.3%	0	0	0	0	0	0	0	0	0	0
OZ	1.60	1.69	5.6%	1.55	1.53	-1.3%	0	0	0	0	0	0	0	0	0	0
06	1.25	1.35	8.0%	1.50	1.45	-3.3%	0	0	0	0	0	0	0	0	0	0
1V	1.60	1.71	6.9%	1.55	1.51	-2.6%	0	0	0	0	0	0	0	0	0	0
1W	1.60	1.71	6.9%	1.55	1.51	-2.6%	0	0	0	0	0	0	0	0	0	0
1X	1.30	1.37	5.4%	1.45	1.43	-1.4%	0	0	0	0	0	0	0	0	0	0
1Y	1.45	1.54	6.2%	1.45	1.43	-1.4%	0	0	0	0	0	0	0	0	0	0
1Z	1.45	1.54	6.2%	1.45	1.43	-1.4%	0	0	0	0	0	0	0	0	0	0
16	1.15	1.23	7.0%	1.40	1.36	-2.9%	0	0	0	0	0	0	0	0	0	0
2V	1.40	1.48	5.7%	1.45	1.41	-2.8%	0	0	0	0	0	0	0	0	0	0
2W	1.40	1.48	5.7%	1.45	1.41	-2.8%	0	0	0	0	0	0	0	0	0	0
2X	1.10	1.18	7.3%	1.40	1.34	-4.3%	0	0	0	0	0	0	0	0	0	0
2Y	1.25	1.33	6.4%	1.40	1.34	-4.3%	0	0	0	0	0	0	0	0	0	0
2Z	1.25	1.33	6.4%	1.40	1.34	-4.3%	0	0	0	0	0	0	0	0	0	0
26	1.00	1.07	7.0%	1.30	1.27	-2.3%	0	0	0	0	0	0	0	0	0	0
3V	1.20	1.29	7.5%	1.35	1.32	-2.2%	0	0	0	0	0	0	0	0	0	0
3W	1.20	1.29	7.5%	1.35	1.32	-2.2%	158	170	127	137	33	35	123	120	238	256
3X	0.95	1.03	8.4%	1.30	1.25	-3.8%	0	0	0	0	0	0	0	0	0	0
4V	1.15	1.17	1.7%	1.25	1.22	-2.4%	0	0	0	0	0	0	0	0	0	0
4W	1.15	1.17	1.7%	1.25	1.22	-2.4%	117	119	94	96	0	0	0	0	0	0
4X	0.90	0.94	4.4%	1.20	1.16	-3.3%	0	0	0	0	0	0	0	0	0	0
5V	0.85	1.00	17.6%	0.85	1.00	17.6%	731	860	535	629	107	126	270	318	639	752
5W	1.00	1.00	0.0%	1.00	1.00	0.0%	1,408	1,408	1,016	1,016	161	161	401	401	898	898
5X	0.90	1.05	16.7%	0.90	1.05	16.7%	585	683	443	517	77	90	174	203	313	365
5Y	1.05	1.05	0.0%	1.05	1.05	0.0%	8,955	8,955	6,475	6,475	1,217	1,217	2,685	2,685	6,545	6,545
5Z	1.10	1.10	0.0%	1.10	1.10	0.0%	1,855	1,855	1,054	1,054	89	89	454	454	1,032	1,032
56	1.05	1.20	14.3%	1.05	1.20	14.3%	0	0	0	0	0	0	0	0	0	0
57	1.25	1.20	-4.0%	1.25	1.20	-4.0%	0	0	0	0	0	0	0	0	0	0
58	0.65	0.75	15.4%	0.65	0.75	15.4%	81	93	64	74	26	30	0	0	0	0
59	0.75	0.75	0.0%	0.75	0.75	0.0%	81	81	55	55	18	18	62	62	105	105
6V	0.70	0.95	35.7%	0.70	1.00	42.9%	907	1,231	582	790	103	140	308	440	587	797
6W	0.80	0.95	18.8%	0.80	1.00	25.0%	905	1,075	579	688	114	135	287	359	510	606
6X	0.70	1.00	42.9%	0.70	1.05	50.0%	115	164	67	96	25	36	115	173	141	201
6Y	0.85	1.00	17.6%	0.85	1.05	23.5%	4,655	5,476	3,187	3,749	512	602	1,804	2,228	4,267	5,020
6Z	0.90	1.04	15.6%	0.90	1.10	22.2%	79	91	60	69	14	16	65	79	76	88
66	0.85	1.14	34.1%	0.85	1.20	41.2%	0	0	0	0	0	0	0	0	0	0
67	1.00	1.14	14.0%	1.00	1.20	20.0%	0	0	0	0	0	0	0	0	0	0
68	0.50	0.71	42.0%	0.50	0.75	50.0%	0	0	0	0	0	0	0	0	0	0
69	0.60	0.71	18.3%	0.60	0.75	25.0%	194	230	125	148	35	41	43	54	61	72
7V	0.70	1.00	42.9%	0.70	1.00	42.9%	385	550	275	393	34	49	300	429	424	606
7W	0.85	1.00	17.6%	0.80	1.00	25.0%	136	160	101	119	30	35	60	75	94	111
7X	0.85	1.17	37.6%	0.80	1.17	46.3%	0	0	0	0	0	0	0	0	0	0
7Y	1.00	1.17	17.0%	0.95	1.17	23.2%	84	98	62	73	19	22	0	0	0	0
7Z	1.05	1.22	16.2%	1.00	1.22	22.0%	0	0	0	0	0	0	0	0	0	0
76	1.00	1.33	33.0%	0.95	1.33	40.0%	0	0	0	0	0	0	0	0	0	0
77	1.20	1.33	10.8%	1.10	1.33	20.9%	107	119	77	85	19	21	140	169	130	144
78	0.55	0.75	36.4%	0.50	0.75	50.0%	0	0	0	0	0	0	0	0	0	0
79	0.65	0.75	15.4%	0.60	0.75	25.0%	0	0	0	0	0	0	0	0	0	0
8V	0.85	1.10	29.4%	0.70	1.00	42.9%	0	0	0	0	0	0	0	0	0	0
8W	1.00	1.10	10.0%	0.80	1.00	25.0%	68	75	48	53	25	28	0	0	0	0
8X	1.00	1.28	28.0%	0.80	1.17	46.3%	0	0	0	0	0	0	0	0	0	0
8Y	1.15	1.28	11.3%	0.95	1.17	23.2%	0	0	0	0	0	0	0	0	0	0
8Z	1.20	1.34	11.7%	1.00	1.22	22.0%	0	0	0	0	0	0	0	0	0	0
86	1.20	1.47	22.5%	0.95	1.33	40.0%	0	0	0	0	0	0	0	0	0	0
87	1.40	1.47	5.0%	1.10	1.33	20.9%	0	0	0	0	0	0	0	0	0	0
88	0.65	0.83	27.7%	0.50	0.75	50.0%	0	0	0	0	0	0	0	0	0	0
89	0.75	0.83	10.7%	0.60	0.75	25.0%	0	0	0	0	0	0	0	0	0	0
9V	0.95	1.21	27.4%	0.70	1.00	42.9%	0	0	0	0	0	0	0	0	0	0
9W	1.10	1.21	10.0%	0.80	1.00	25.0%	0	0	0	0	0	0	0	0	0	0
9X	1.10	1.41	28.2%	0.80	1.17	46.3%	0	0	0	0	0	0	0	0	0	0
9Y	1.30	1.41	8.5%	0.95	1.17	23.2%	98	106	71	77	32	35	0	0	0	0
9Z	1.35	1.48	9.6%	1.00	1.22	22.0%	0	0	0	0	0	0	0	0	0	0
96	1.30	1.61	23.8%	0.95	1.33	40.0%	0	0	0	0	0	0	0	0	0	0
97	1.55	1.61	3.9%	1.10	1.33	20.9%	0	0	0	0	0	0	0	0	0	0
98	0.70	0.91	30.0%	0.50	0.75	50.0%	0	0	0	0	0	0	0	0	0	0
99	0.85	0.91	7.1%	0.60	0.75	25.0%	0	0	0	0	0	0	0	0	0	0
Multi Car Total							35,916	6.9%	25,018	6.8%	4,519	6.8%	9,083	10.2%	20,686	7.9%
Class Total							49,064	7.6%	34,428	7.6%	5,927	7.6%	11,964	10.3%	29,707	8.6%

American National General Insurance Company
Arkansas
Motorcycles

Bodily Injury

Class Factors

Annual Mileage Less Than 7,500

Age Group	Use	Code	Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio	ANP & ANG Arkansas Loss Ratio
Age 45 and Over	Pleasure	MM	0.40	0.45	12.5%	4.9%	74.4%	1228.3%
	Other	MP	0.40	0.45	12.5%	0.0%		
Age 35 to 44	Pleasure	NM	0.45	0.50	11.1%	3.1%	81.4%	0.0%
	Other	NP	0.45	0.50	11.1%	0.0%		
Single Age 30 to 34	Pleasure	PM	0.54	0.60	11.1%	0.0%	23.7%	0.0%
	Other	PP	0.54	0.60	11.1%	0.0%		
Married Age 25 to 34	Pleasure	UM	0.54	0.60	11.1%	0.6%	0.6%	0.0%
	Other	UP	0.54	0.60	11.1%	0.0%		
Single Age 25 to 29	Pleasure	QM	0.85	0.89	4.7%	0.0%	0.0%	0.0%
	Other	QP	0.85	0.89	4.7%	0.0%		
Married Under Age 25	Pleasure	TM	0.90	0.93	3.3%	0.0%	0.0%	0.0%
	Other	TP	0.90	0.93	3.3%	0.0%		
Single Age 21 to 24	Pleasure	RM	1.46	1.52	4.1%	0.0%	0.0%	0.0%
	Other	RP	1.46	1.52	4.1%	0.0%		
Single Under Age 21	Pleasure	SM	1.80	1.88	4.4%	0.0%	10.4%	0.0%
	Other	SP	1.80	1.88	4.4%	0.0%		

Annual Mileage 7,500 and Over

Age 45 and Over	Pleasure	MN	0.43	0.49	14.0%	39.4%	137.9%	0.0%
	Other	MQ	0.43	0.49	14.0%	7.3%		
Age 35 to 44	Pleasure	NN	0.48	0.55	14.6%	20.3%	41.2%	0.0%
	Other	NQ	0.48	0.55	14.6%	9.5%		
Single Age 30 to 34	Pleasure	PN	0.57	0.66	15.8%	0.0%	44.2%	0.0%
	Other	PQ	0.57	0.66	15.8%	0.0%		
Married Age 25 to 34	Pleasure	UN	0.57	0.66	15.8%	0.0%	0.0%	0.0%
	Other	UQ	0.57	0.66	15.8%	0.0%		
Single Age 25 to 29	Pleasure	QN	0.91	0.98	7.7%	7.4%	0.0%	0.0%
	Other	QQ	0.91	0.98	7.7%	1.7%		
Married Under Age 25	Pleasure	TN	0.96	1.03	7.3%	3.5%	0.0%	0.0%
	Other	TQ	0.96	1.03	7.3%	0.0%		
Single Age 21 to 24	Pleasure	RN	1.56	1.68	7.7%	0.0%	0.0%	0.0%
	Other	RQ	1.56	1.68	7.7%	0.0%		
Single Under Age 21	Pleasure	SN	1.92	2.07	7.8%	2.3%	0.0%	0.0%
	Other	SQ	1.92	2.07	7.8%	0.0%		

Estimated Percentage Total

13.0%

Model Group Factors

Model Group			Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio
Harley XL			0.78	0.80	2.6%	11.9%	56.9%
Harley FX, VR			1.19	1.16	-2.5%	22.5%	61.7%
Harley FL			1.23	1.28	4.1%	39.8%	107.2%
Cruiser			0.62	0.63	1.6%	8.5%	75.2%
Tour			1.03	1.03	0.0%	2.9%	82.5%
Sport Tour			1.03	1.03	0.0%	0.0%	0.0%
Standard			0.69	0.71	2.9%	0.0%	0.0%
Sport			0.99	0.99	0.0%	0.0%	0.0%
Super Sport			1.56	1.56	0.0%	0.0%	0.0%
High Performance			1.16	1.16	0.0%	0.0%	0.0%
Dual			0.56	0.56	0.0%	0.4%	0.0%
Scooter			0.64	0.64	0.0%	0.7%	0.0%
Trikes			0.82	0.82	0.0%	2.0%	0.0%
Limited Production			1.11	1.11	0.0%	11.4%	0.0%
Homemade/Kit			1.24	1.24	0.0%	0.0%	0.0%

Estimated Percentage Total

1.5%

American National General Insurance Company
Arkansas
Motorcycles

Property Damage

Class Factors

Annual Mileage Less Than 7,500

Age Group	Use	Code	Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio	ANP & ANG Arkansas Loss Ratio
Age 45 and Over	Pleasure	MM	0.27	0.27	0.0%	6.0%	35.4%	20.2%
	Other	MP	0.27	0.27	0.0%	0.0%		
Age 35 to 44	Pleasure	NM	0.30	0.30	0.0%	2.2%	15.9%	0.0%
	Other	NP	0.30	0.30	0.0%	0.0%		
Single Age 30 to 34	Pleasure	PM	0.34	0.34	0.0%	0.0%	6.7%	0.0%
	Other	PP	0.34	0.34	0.0%	0.0%		
Married Age 25 to 34	Pleasure	UM	0.34	0.34	0.0%	0.9%	7.0%	0.0%
	Other	UP	0.34	0.34	0.0%	0.0%		
Single Age 25 to 29	Pleasure	QM	0.56	0.56	0.0%	0.0%	0.0%	0.0%
	Other	QP	0.56	0.56	0.0%	0.0%		
Married Under Age 25	Pleasure	TM	0.56	0.56	0.0%	0.0%	4.1%	0.0%
	Other	TP	0.56	0.56	0.0%	0.0%		
Single Age 21 to 24	Pleasure	RM	0.99	0.99	0.0%	0.0%	32.3%	741.1%
	Other	RP	0.99	0.99	0.0%	0.0%		
Single Under Age 21	Pleasure	SM	1.27	1.27	0.0%	0.0%	20.6%	0.0%
	Other	SP	1.27	1.27	0.0%	0.0%		

Annual Mileage 7,500 and Over

Age 45 and Over	Pleasure	MN	0.29	0.29	0.0%	34.6%	36.8%	1.0%
	Other	MQ	0.29	0.29	0.0%	9.0%		
Age 35 to 44	Pleasure	NN	0.32	0.32	0.0%	17.3%	11.1%	39.3%
	Other	NQ	0.32	0.32	0.0%	11.4%		
Single Age 30 to 34	Pleasure	PN	0.37	0.37	0.0%	0.0%	17.6%	0.0%
	Other	PQ	0.37	0.37	0.0%	0.0%		
Married Age 25 to 34	Pleasure	UN	0.37	0.37	0.0%	0.0%	8.8%	0.0%
	Other	UQ	0.37	0.37	0.0%	0.0%		
Single Age 25 to 29	Pleasure	QN	0.60	0.60	0.0%	5.9%	0.0%	0.0%
	Other	QQ	0.60	0.60	0.0%	3.4%		
Married Under Age 25	Pleasure	TN	0.60	0.60	0.0%	4.6%	0.0%	0.0%
	Other	TQ	0.60	0.60	0.0%	0.0%		
Single Age 21 to 24	Pleasure	RN	1.06	1.06	0.0%	0.0%	0.0%	0.0%
	Other	RQ	1.06	1.06	0.0%	0.0%		
Single Under Age 21	Pleasure	SN	1.36	1.36	0.0%	4.6%	0.0%	0.0%
	Other	SQ	1.36	1.36	0.0%	0.0%		

Estimated Percentage Total

0.0%

Model Group Factors

Model Group			Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio
Harley XL			0.93	0.92	-1.1%	15.8%	18.7%
Harley FX, VR			1.15	1.08	-6.1%	19.5%	10.8%
Harley FL			1.15	1.19	3.5%	33.7%	37.1%
Cruiser			0.71	0.76	7.0%	13.0%	23.7%
Tour			1.07	1.12	4.7%	2.6%	49.4%
Sport Tour			0.95	0.95	0.0%	0.0%	0.0%
Standard			0.74	0.74	0.0%	0.0%	5.6%
Sport			1.02	1.02	0.0%	0.0%	0.0%
Super Sport			1.54	1.54	0.0%	0.0%	0.0%
High Performance			0.93	0.93	0.0%	0.0%	25.2%
Dual			0.62	0.62	0.0%	0.5%	6.7%
Scooter			0.66	0.66	0.0%	0.9%	0.0%
Trikes			0.71	0.71	0.0%	1.6%	0.0%
Limited Production			1.15	1.15	0.0%	12.4%	0.0%
Homemade/Kit			1.32	1.32	0.0%	0.0%	0.0%

Estimated Percentage Total

0.9%

American National General Insurance Company
Arkansas
Motorcycles

Medical Payments

Class Factors

Annual Mileage Less Than 7,500

Age Group	Use	Code	Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio	ANP & ANG Arkansas Loss Ratio
Age 45 and Over	Pleasure	MM	1.49	1.51	1.3%	58.1%	52.2%	101.5%
	Other	MP	1.49	1.51	1.3%	0.0%		
Age 35 to 44	Pleasure	NM	1.64	1.62	-1.2%	0.0%	59.4%	92.9%
	Other	NP	1.64	1.62	-1.2%	0.0%		
Single Age 30 to 34	Pleasure	PM	1.81	1.78	-1.7%	0.0%	38.7%	0.0%
	Other	PP	1.81	1.78	-1.7%	0.0%		
Married Age 25 to 34	Pleasure	UM	1.81	1.78	-1.7%	41.9%	40.3%	0.0%
	Other	UP	1.81	1.78	-1.7%	0.0%		
Single Age 25 to 29	Pleasure	QM	2.72	2.69	-1.1%	0.0%	7.8%	0.0%
	Other	QP	2.72	2.69	-1.1%	0.0%		
Married Under Age 25	Pleasure	TM	2.88	2.85	-1.0%	0.0%	0.0%	0.0%
	Other	TP	2.88	2.85	-1.0%	0.0%		
Single Age 21 to 24	Pleasure	RM	4.44	4.39	-1.1%	0.0%	1.9%	0.0%
	Other	RP	4.44	4.39	-1.1%	0.0%		
Single Under Age 21	Pleasure	SM	5.61	5.54	-1.2%	0.0%	41.8%	0.0%
	Other	SP	5.61	5.54	-1.2%	0.0%		

Annual Mileage 7,500 and Over

Age 45 and Over	Pleasure	MN	1.56	1.66	6.4%	0.0%	89.8%	87.7%
	Other	MQ	1.56	1.66	6.4%	0.0%		
Age 35 to 44	Pleasure	NN	1.72	1.78	3.5%	0.0%	79.1%	111.1%
	Other	NQ	1.72	1.78	3.5%	0.0%		
Single Age 30 to 34	Pleasure	PN	1.90	1.96	3.2%	0.0%	63.0%	0.0%
	Other	PQ	1.90	1.96	3.2%	0.0%		
Married Age 25 to 34	Pleasure	UN	1.90	1.96	3.2%	0.0%	2.0%	0.0%
	Other	UQ	1.90	1.96	3.2%	0.0%		
Single Age 25 to 29	Pleasure	QN	2.86	2.96	3.5%	0.0%	0.0%	0.0%
	Other	QQ	2.86	2.96	3.5%	0.0%		
Married Under Age 25	Pleasure	TN	3.02	3.13	3.6%	0.0%	0.0%	0.0%
	Other	TQ	3.02	3.13	3.6%	0.0%		
Single Age 21 to 24	Pleasure	RN	4.66	4.82	3.4%	0.0%	0.0%	0.0%
	Other	RQ	4.66	4.82	3.4%	0.0%		
Single Under Age 21	Pleasure	SN	5.88	6.09	3.6%	0.0%	0.0%	0.0%
	Other	SQ	5.88	6.09	3.6%	0.0%		

Estimated Percentage Total

0.1%

Model Group Factors

Model Group			Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio
Harley XL			0.98	0.98	0.0%	41.9%	19.0%
Harley FX, VR			1.17	1.17	0.0%	0.0%	59.5%
Harley FL			1.03	1.03	0.0%	0.0%	60.1%
Cruiser			0.81	0.84	3.7%	25.4%	55.3%
Tour			1.03	1.03	0.0%	0.0%	75.1%
Sport Tour			0.99	1.03	4.0%	0.0%	73.5%
Standard			0.84	0.84	0.0%	0.0%	0.0%
Sport			1.11	1.11	0.0%	0.0%	0.0%
Super Sport			1.40	1.40	0.0%	0.0%	31.0%
High Performance			1.24	1.24	0.0%	0.0%	0.0%
Dual			0.84	0.84	0.0%	0.0%	0.0%
Scooter			0.70	0.70	0.0%	0.0%	0.0%
Trikes			0.79	0.79	0.0%	32.7%	0.0%
Limited Production			1.31	1.31	0.0%	0.0%	0.0%
Homemade/Kit			1.31	1.31	0.0%	0.0%	0.0%

Estimated Percentage Total

0.9%

American National General Insurance Company
Arkansas
Motorcycles

Uninsured Motorist Bodily Injury

Class Factors

Annual Mileage Less Than 7,500

Age Group	Use	Code	Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio	ANP & ANG Arkansas Loss Ratio
Age 45 and Over	Pleasure	MM	3.20	3.38	5.6%	7.7%	50.4%	0.0%
	Other	MP	3.20	3.38	5.6%	0.0%		
Age 35 to 44	Pleasure	NM	3.60	3.80	5.6%	0.0%	72.7%	0.0%
	Other	NP	3.60	3.80	5.6%	0.0%		
Single Age 30 to 34	Pleasure	PM	3.97	4.18	5.3%	0.0%	0.0%	0.0%
	Other	PP	3.97	4.18	5.3%	0.0%		
Married Age 25 to 34	Pleasure	UM	3.97	4.18	5.3%	3.9%	34.4%	0.0%
	Other	UP	3.97	4.18	5.3%	0.0%		
Single Age 25 to 29	Pleasure	QM	4.50	4.75	5.6%	0.0%	0.0%	0.0%
	Other	QP	4.50	4.75	5.6%	0.0%		
Married Under Age 25	Pleasure	TM	4.50	4.75	5.6%	0.0%	0.0%	0.0%
	Other	TP	4.50	4.75	5.6%	0.0%		
Single Age 21 to 24	Pleasure	RM	4.86	5.13	5.6%	0.0%	0.0%	0.0%
	Other	RP	4.86	5.13	5.6%	0.0%		
Single Under Age 21	Pleasure	SM	4.86	5.13	5.6%	0.0%	49.6%	0.0%
	Other	SP	4.86	5.13	5.6%	0.0%		

Annual Mileage 7,500 and Over

Age 45 and Over	Pleasure	MN	3.37	3.72	10.4%	32.0%	189.6%	339.0%
	Other	MQ	3.37	3.72	10.4%	13.0%		
Age 35 to 44	Pleasure	NN	3.79	4.18	10.3%	10.1%	79.5%	0.0%
	Other	NQ	3.79	4.18	10.3%	22.2%		
Single Age 30 to 34	Pleasure	PN	4.17	4.59	10.1%	0.0%	17.1%	0.0%
	Other	PQ	4.17	4.59	10.1%	0.0%		
Married Age 25 to 34	Pleasure	UN	4.17	4.59	10.1%	0.0%	10.0%	0.0%
	Other	UQ	4.17	4.59	10.1%	0.0%		
Single Age 25 to 29	Pleasure	QN	4.73	5.23	10.6%	0.0%	0.0%	0.0%
	Other	QQ	4.73	5.23	10.6%	4.2%		
Married Under Age 25	Pleasure	TN	4.73	5.23	10.6%	3.4%	0.0%	0.0%
	Other	TQ	4.73	5.23	10.6%	0.0%		
Single Age 21 to 24	Pleasure	RN	5.12	5.64	10.2%	0.0%	0.0%	0.0%
	Other	RQ	5.12	5.64	10.2%	0.0%		
Single Under Age 21	Pleasure	SN	5.12	5.64	10.2%	3.6%	0.0%	0.0%
	Other	SQ	5.12	5.64	10.2%	0.0%		

Estimated Percentage Total

9.8%

Model Group Factors

Model Group			Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio
Harley XL			0.84	0.84	0.0%	17.3%	1.3%
Harley FX, VR			1.08	1.12	3.7%	19.6%	41.2%
Harley FL			1.25	1.24	-0.8%	17.3%	68.6%
Cruiser			0.74	0.75	1.4%	13.7%	52.3%
Tour			0.96	0.96	0.0%	0.0%	187.8%
Sport Tour			0.96	0.96	0.0%	0.0%	0.0%
Standard			0.50	0.50	0.0%	0.0%	0.0%
Sport			1.00	1.00	0.0%	0.0%	0.0%
Super Sport			1.29	1.33	3.1%	0.0%	146.5%
High Performance			1.18	1.18	0.0%	0.0%	0.0%
Dual			0.47	0.47	0.0%	0.0%	0.0%
Scooter			0.52	0.52	0.0%	1.7%	0.0%
Trikes			0.85	0.85	0.0%	6.6%	0.0%
Limited Production			1.00	1.00	0.0%	23.8%	0.0%
Homemade/Kit			1.00	1.00	0.0%	0.0%	0.0%

Estimated Percentage Total

0.8%

American National General Insurance Company
Arkansas
Motorcycles

Underinsured Motorist Bodily Injury

Class Factors

Annual Mileage Less Than 7,500

Age Group	Use	Code	Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio	ANP & ANG Arkansas Loss Ratio
Age 45 and Over	Pleasure	MM	3.20	3.38	5.6%	8.5%	55.9%	360.0%
	Other	MP	3.20	3.38	5.6%	0.0%		
Age 35 to 44	Pleasure	NM	3.60	3.80	5.6%	0.0%	96.7%	1289.5%
	Other	NP	3.60	3.80	5.6%	0.0%		
Single Age 30 to 34	Pleasure	PM	3.97	4.18	5.3%	0.0%	1962.4%	0.0%
	Other	PP	3.97	4.18	5.3%	0.0%		
Married Age 25 to 34	Pleasure	UM	3.97	4.18	5.3%	0.0%	141.7%	0.0%
	Other	UP	3.97	4.18	5.3%	0.0%		
Single Age 25 to 29	Pleasure	QM	4.50	4.75	5.6%	0.0%	0.0%	0.0%
	Other	QP	4.50	4.75	5.6%	0.0%		
Married Under Age 25	Pleasure	TM	4.50	4.75	5.6%	0.0%	0.0%	0.0%
	Other	TP	4.50	4.75	5.6%	0.0%		
Single Age 21 to 24	Pleasure	RM	4.86	5.13	5.6%	0.0%	0.0%	0.0%
	Other	RP	4.86	5.13	5.6%	0.0%		
Single Under Age 21	Pleasure	SM	4.86	5.13	5.6%	0.0%	0.0%	0.0%
	Other	SP	4.86	5.13	5.6%	0.0%		

Annual Mileage 7,500 and Over

Age 45 and Over	Pleasure	MN	3.37	3.72	10.4%	36.0%	241.6%	19.3%
	Other	MQ	3.37	3.72	10.4%	0.0%		
Age 35 to 44	Pleasure	NN	3.79	4.18	10.3%	10.4%	60.8%	350.4%
	Other	NQ	3.79	4.18	10.3%	45.1%		
Single Age 30 to 34	Pleasure	PN	4.17	4.59	10.1%	0.0%	0.0%	0.0%
	Other	PQ	4.17	4.59	10.1%	0.0%		
Married Age 25 to 34	Pleasure	UN	4.17	4.59	10.1%	0.0%	0.0%	0.0%
	Other	UQ	4.17	4.59	10.1%	0.0%		
Single Age 25 to 29	Pleasure	QN	4.73	5.23	10.6%	0.0%	0.0%	0.0%
	Other	QQ	4.73	5.23	10.6%	0.0%		
Married Under Age 25	Pleasure	TN	4.73	5.23	10.6%	0.0%	0.0%	0.0%
	Other	TQ	4.73	5.23	10.6%	0.0%		
Single Age 21 to 24	Pleasure	RN	5.12	5.64	10.2%	0.0%	0.0%	0.0%
	Other	RQ	5.12	5.64	10.2%	0.0%		
Single Under Age 21	Pleasure	SN	5.12	5.64	10.2%	0.0%	0.0%	0.0%
	Other	SQ	5.12	5.64	10.2%	0.0%		

Estimated Percentage Total

9.9%

Model Group Factors

Model Group			Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio
Harley XL			0.84	0.84	0.0%	7.8%	0.0%
Harley FX, VR			1.08	1.12	3.7%	18.8%	332.8%
Harley FL			1.25	1.24	-0.8%	0.0%	109.2%
Cruiser			0.74	0.75	1.4%	0.0%	249.5%
Tour			0.96	0.96	0.0%	0.0%	108.1%
Sport Tour			0.96	0.96	0.0%	0.0%	0.0%
Standard			0.50	0.50	0.0%	0.0%	0.0%
Sport			1.00	1.00	0.0%	0.0%	0.0%
Super Sport			1.29	1.33	3.1%	0.0%	0.0%
High Performance			1.18	1.18	0.0%	0.0%	0.0%
Dual			0.47	0.47	0.0%	0.0%	0.0%
Scooter			0.52	0.52	0.0%	0.0%	0.0%
Trikes			0.85	0.85	0.0%	18.5%	0.0%
Limited Production			1.00	1.00	0.0%	55.0%	0.0%
Homemade/Kit			1.00	1.00	0.0%	0.0%	0.0%

Estimated Percentage Total

0.7%

American National General Insurance Company
Arkansas
Motorcycles

Uninsured Motorist Property Damage

Class Factors

Annual Mileage Less Than 7,500

Age Group	Use	Code	Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio	ANP & ANG Arkansas Loss Ratio
Age 45 and Over	Pleasure	MM	1.16	1.05	-9.5%	7.7%	5.2%	0.0%
	Other	MP	1.16	1.05	-9.5%	0.0%		
Age 35 to 44	Pleasure	NM	1.31	1.18	-9.9%	0.0%	47.5%	0.0%
	Other	NP	1.31	1.18	-9.9%	0.0%		
Single Age 30 to 34	Pleasure	PM	1.44	1.30	-9.7%	0.0%	0.0%	0.0%
	Other	PP	1.44	1.30	-9.7%	0.0%		
Married Age 25 to 34	Pleasure	UM	1.44	1.30	-9.7%	2.5%	4.6%	0.0%
	Other	UP	1.44	1.30	-9.7%	0.0%		
Single Age 25 to 29	Pleasure	QM	1.64	1.47	-10.4%	0.0%	0.0%	0.0%
	Other	QP	1.64	1.47	-10.4%	0.0%		
Married Under Age 25	Pleasure	TM	1.64	1.47	-10.4%	0.0%	0.0%	0.0%
	Other	TP	1.64	1.47	-10.4%	0.0%		
Single Age 21 to 24	Pleasure	RM	1.77	1.59	-10.2%	0.0%	0.0%	0.0%
	Other	RP	1.77	1.59	-10.2%	0.0%		
Single Under Age 21	Pleasure	SM	1.77	1.59	-10.2%	0.0%	0.0%	0.0%
	Other	SP	1.77	1.59	-10.2%	0.0%		

Annual Mileage 7,500 and Over

Age 45 and Over	Pleasure	MN	1.23	1.10	-10.6%	27.5%	9.1%	0.0%
	Other	MQ	1.23	1.10	-10.6%	11.6%		
Age 35 to 44	Pleasure	NN	1.38	1.24	-10.1%	9.8%	8.2%	0.0%
	Other	NQ	1.38	1.24	-10.1%	27.7%		
Single Age 30 to 34	Pleasure	PN	1.52	1.37	-9.9%	0.0%	0.0%	0.0%
	Other	PQ	1.52	1.37	-9.9%	0.0%		
Married Age 25 to 34	Pleasure	UN	1.52	1.37	-9.9%	0.0%	0.0%	0.0%
	Other	UQ	1.52	1.37	-9.9%	0.0%		
Single Age 25 to 29	Pleasure	QN	1.73	1.55	-10.4%	0.0%	0.0%	0.0%
	Other	QQ	1.73	1.55	-10.4%	4.9%		
Married Under Age 25	Pleasure	TN	1.73	1.55	-10.4%	4.0%	0.0%	0.0%
	Other	TQ	1.73	1.55	-10.4%	0.0%		
Single Age 21 to 24	Pleasure	RN	1.86	1.67	-10.2%	0.0%	0.0%	0.0%
	Other	RQ	1.86	1.67	-10.2%	0.0%		
Single Under Age 21	Pleasure	SN	1.86	1.67	-10.2%	4.2%	0.0%	0.0%
	Other	SQ	1.86	1.67	-10.2%	0.0%		

Estimated Percentage Total

-10.3%

Model Group Factors

Model Group			Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio
Harley XL			0.84	0.84	0.0%	17.2%	0.0%
Harley FX, VR			1.08	1.06	-1.9%	19.8%	13.2%
Harley FL			1.25	1.24	-0.8%	13.5%	14.7%
Cruiser			0.74	0.71	-4.1%	12.3%	3.5%
Tour			0.96	0.96	0.0%	0.0%	16.7%
Sport Tour			0.96	0.96	0.0%	0.0%	0.0%
Standard			0.50	0.50	0.0%	0.0%	0.0%
Sport			1.00	1.00	0.0%	0.0%	0.0%
Super Sport			1.29	1.32	2.3%	0.0%	9.0%
High Performance			1.18	1.18	0.0%	0.0%	0.0%
Dual			0.47	0.47	0.0%	0.0%	0.0%
Scooter			0.52	0.52	0.0%	1.4%	0.0%
Trikes			0.85	0.85	0.0%	6.3%	0.0%
Limited Production			1.00	1.00	0.0%	29.5%	0.0%
Homemade/Kit			1.00	1.00	0.0%	0.0%	0.0%

Estimated Percentage Total

-1.0%

American National General Insurance Company
Arkansas
Motorcycles

Comprehensive

Class Factors

Annual Mileage Less Than 7,500

Age Group	Use	Code	Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio	ANP & ANG Arkansas Loss Ratio
Age 45 and Over	Pleasure	MM	0.85	0.84	-1.2%	5.2%	36.8%	0.0%
	Other	MP	0.85	0.84	-1.2%	0.0%		
Age 35 to 44	Pleasure	NM	1.00	0.98	-2.0%	2.3%	41.2%	0.0%
	Other	NP	1.00	0.98	-2.0%	0.0%		
Single Age 30 to 34	Pleasure	PM	1.30	1.25	-3.8%	0.0%	38.9%	0.0%
	Other	PP	1.30	1.25	-3.8%	0.0%		
Married Age 25 to 34	Pleasure	UM	1.30	1.25	-3.8%	0.7%	42.9%	0.0%
	Other	UP	1.30	1.25	-3.8%	0.0%		
Single Age 25 to 29	Pleasure	QM	1.69	1.66	-1.8%	0.0%	19.5%	0.0%
	Other	QP	1.69	1.66	-1.8%	0.0%		
Married Under Age 25	Pleasure	TM	1.69	1.66	-1.8%	0.0%	62.3%	0.0%
	Other	TP	1.69	1.66	-1.8%	0.0%		
Single Age 21 to 24	Pleasure	RM	2.90	2.82	-2.8%	0.0%	40.1%	0.0%
	Other	RP	2.90	2.82	-2.8%	0.0%		
Single Under Age 21	Pleasure	SM	3.87	3.70	-4.4%	0.0%	0.0%	0.0%
	Other	SP	3.87	3.70	-4.4%	0.0%		

Annual Mileage 7,500 and Over

Age 45 and Over	Pleasure	MN	0.89	0.93	4.5%	39.0%	32.7%	56.1%
	Other	MQ	0.89	0.93	4.5%	6.8%		
Age 35 to 44	Pleasure	NN	1.05	1.08	2.9%	17.2%	44.9%	4.5%
	Other	NQ	1.05	1.08	2.9%	13.9%		
Single Age 30 to 34	Pleasure	PN	1.37	1.37	0.0%	0.0%	0.0%	0.0%
	Other	PQ	1.37	1.37	0.0%	0.0%		
Married Age 25 to 34	Pleasure	UN	1.37	1.37	0.0%	0.0%	21.3%	0.0%
	Other	UQ	1.37	1.37	0.0%	0.0%		
Single Age 25 to 29	Pleasure	QN	1.77	1.84	4.0%	5.9%	67.2%	0.0%
	Other	QQ	1.77	1.84	4.0%	1.1%		
Married Under Age 25	Pleasure	TN	1.77	1.84	4.0%	2.7%	0.0%	0.0%
	Other	TQ	1.77	1.84	4.0%	0.0%		
Single Age 21 to 24	Pleasure	RN	3.04	3.11	2.3%	0.0%	95.3%	0.0%
	Other	RQ	3.04	3.11	2.3%	0.0%		
Single Under Age 21	Pleasure	SN	4.06	4.07	0.2%	5.3%	0.0%	0.0%
	Other	SQ	4.06	4.07	0.2%	0.0%		

Estimated Percentage Total

3.2%

American National General Insurance Company
Arkansas
Motorcycles

Collision

Class Factors

Annual Mileage Less Than 7,500

Age Group	Use	Code	Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio	ANP & ANG Arkansas Loss Ratio
Age 45 and Over	Pleasure	MM	0.64	0.74	15.6%	5.5%	77.3%	183.4%
	Other	MP	0.64	0.74	15.6%	0.0%		
Age 35 to 44	Pleasure	NM	0.70	0.82	17.1%	2.7%	56.3%	0.0%
	Other	NP	0.70	0.82	17.1%	0.0%		
Single Age 30 to 34	Pleasure	PM	0.90	1.06	17.8%	0.0%	55.9%	0.0%
	Other	PP	0.90	1.06	17.8%	0.0%		
Married Age 25 to 34	Pleasure	UM	0.90	1.06	17.8%	0.7%	50.1%	109.8%
	Other	UP	0.90	1.06	17.8%	0.0%		
Single Age 25 to 29	Pleasure	QM	1.46	1.72	17.8%	0.0%	43.9%	0.0%
	Other	QP	1.46	1.72	17.8%	0.0%		
Married Under Age 25	Pleasure	TM	1.46	1.72	17.8%	0.0%	90.8%	0.0%
	Other	TP	1.46	1.72	17.8%	0.0%		
Single Age 21 to 24	Pleasure	RM	2.66	3.11	16.9%	0.0%	44.1%	674.6%
	Other	RP	2.66	3.11	16.9%	0.0%		
Single Under Age 21	Pleasure	SM	3.67	4.31	17.4%	0.0%	21.2%	0.0%
	Other	SP	3.67	4.31	17.4%	0.0%		

Annual Mileage 7,500 and Over

Age 45 and Over	Pleasure	MN	0.66	0.79	19.7%	36.4%	117.0%	158.5%
	Other	MQ	0.66	0.79	19.7%	7.7%		
Age 35 to 44	Pleasure	NN	0.73	0.87	19.2%	17.8%	70.3%	47.5%
	Other	NQ	0.73	0.87	19.2%	13.7%		
Single Age 30 to 34	Pleasure	PN	0.94	1.11	18.1%	0.0%	159.7%	145.3%
	Other	PQ	0.94	1.11	18.1%	0.0%		
Married Age 25 to 34	Pleasure	UN	0.94	1.11	18.1%	0.0%	50.9%	46.5%
	Other	UQ	0.94	1.11	18.1%	0.0%		
Single Age 25 to 29	Pleasure	QN	1.52	1.82	19.7%	7.8%	0.0%	0.0%
	Other	QQ	1.52	1.82	19.7%	1.6%		
Married Under Age 25	Pleasure	TN	1.52	1.82	19.7%	2.4%	17.7%	0.0%
	Other	TQ	1.52	1.82	19.7%	0.0%		
Single Age 21 to 24	Pleasure	RN	2.78	3.30	18.7%	0.0%	24.6%	0.0%
	Other	RQ	2.78	3.30	18.7%	0.0%		
Single Under Age 21	Pleasure	SN	3.83	4.57	19.3%	3.5%	0.0%	0.0%
	Other	SQ	3.83	4.57	19.3%	0.0%		

Estimated Percentage Total

19.2%

Model Group Factors

Model Group			Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio
Harley XL			0.81	0.80	-1.2%	11.8%	42.7%
Harley FX, VR			0.98	0.96	-2.0%	21.2%	65.9%
Harley FL			0.93	0.98	5.4%	31.1%	76.7%
Cruiser			0.83	0.82	-1.2%	8.6%	54.4%
Tour			0.89	0.92	3.4%	2.0%	110.0%
Sport Tour			0.95	0.98	3.2%	0.0%	211.9%
Standard			0.68	0.68	0.0%	0.0%	4.2%
Sport			1.48	1.47	-0.7%	0.0%	12.2%
Super Sport			2.66	2.80	5.3%	0.0%	85.7%
High Performance			1.14	1.19	4.4%	0.0%	103.6%
Dual			0.82	0.82	0.0%	0.0%	38.4%
Scooter			0.68	0.68	0.0%	0.3%	0.0%
Trikes			0.78	0.78	0.0%	6.0%	0.0%
Limited Production			1.17	1.17	0.0%	19.0%	0.0%
Homemade/Kit			1.17	1.17	0.0%	0.0%	0.0%

Estimated Percentage Total

1.1%

ANPAC, ANG, PACIFIC, ANPLA, & ANCMIC
CHROME Vehicles Countrywide Experience by Vehicle Type
CHROME Factor Revision

Bodily Injury, Property Damage, Medical Payments, and Personal Injury Protection

Vehicle Type	2004 Earned Prem	2004 Inc Losses	2004 Loss Ratio	2005 Earned Prem	2005 Inc Losses	2005 Loss Ratio	2006 Earned Prem	2006 Inc Losses	2006 Loss Ratio
Classic/Antique	362,753	80,847	22.3%	372,059	108,342	29.1%	357,506	192,985	54.0%
Hot/Street Rod	113,210	5,254	4.6%	108,987	93,208	85.5%	104,624	-2,574	-2.5%
Replica/Kit	48,538	634	1.3%	53,177	12,546	23.6%	54,447	276	0.5%
Original	77,859	-17,992	-23.2%	82,161	5,568	6.8%	87,282	18,727	21.5%
Modified/Custom	100,827	-2,892	-2.9%	105,282	1,586	1.5%	110,130	12,736	11.6%
Exotic	113,757	12,392	10.9%	127,363	64,019	50.3%	127,463	139,276	109.3%
Total	816,744	78,243	9.6%	849,029	285,269	33.6%	841,452	361,426	43.0%
Vehicle Type	3-yr Total Earned Prem	3-yr Total Inc Losses	3-yr Total Loss Ratio	All Veh Types 3-yr Loss Ratio	Indicated Change	Current Factors 0-2499 2500-10000	Proposed Factors 0-2499 2500-10000		
Classic/Antique	1,092,318	382,174	35.0%	62.3%	-43.8%	0.13	0.18	0.10	0.14
Hot/Street Rod	326,821	95,888	29.3%	62.3%	-52.9%	0.20	0.25	0.15	0.19
Replica/Kit	156,162	13,456	8.6%	62.3%	-86.2%	0.80	0.90	0.65	0.73
Original	247,102	6,303	2.6%	62.3%	-95.9%	0.13	0.18	0.10	0.14
Modified/Custom	316,239	11,430	3.6%	62.3%	-94.2%	0.20	0.25	0.15	0.19
Exotic	368,583	215,687	58.5%	62.3%	-6.0%	0.75	0.85	0.75	0.85
Total	2,507,225	724,938	28.9%						

Uninsured Motorist Bodily Injury and Underinsured Motorist Bodily Injury

Vehicle Type	2004 Earned Prem	2004 Inc Losses	2004 Loss Ratio	2005 Earned Prem	2005 Inc Losses	2005 Loss Ratio	2006 Earned Prem	2006 Inc Losses	2006 Loss Ratio
Classic/Antique	124,577	0	0.0%	156,558	48,500	31.0%	162,039	-17,250	-10.6%
Hot/Street Rod	36,507	0	0.0%	41,359	0	0.0%	40,943	50,000	122.1%
Replica/Kit	9,045	0	0.0%	10,953	0	0.0%	11,030	0	0.0%
Original	25,317	0	0.0%	33,779	0	0.0%	38,956	0	0.0%
Modified/Custom	30,628	0	0.0%	37,375	0	0.0%	40,232	0	0.0%
Exotic	21,257	8,000	37.6%	23,979	116,600	486.3%	25,795	-1,000	-3.9%
Total	247,331	8,000	3.2%	304,003	165,100	54.3%	318,995	31,750	10.0%
Vehicle Type	3-yr Total Earned Prem	3-yr Total Inc Losses	3-yr Total Loss Ratio	All Veh Types 3-yr Loss Ratio	Indicated Change	Current Factors 0-2499 2500-10000	Proposed Factors 0-2499 2500-10000		
Classic/Antique	443,174	31,250	7.1%	62.3%	-88.7%	0.23	0.23	0.15	0.15
Hot/Street Rod	118,809	50,000	42.1%	62.3%	-32.4%	0.28	0.28	0.20	0.20
Replica/Kit	31,028	0	0.0%	62.3%	-100.0%	0.58	0.58	0.50	0.50
Original	98,052	0	0.0%	62.3%	-100.0%	0.23	0.23	0.15	0.15
Modified/Custom	108,235	0	0.0%	62.3%	-100.0%	0.28	0.28	0.20	0.20
Exotic	71,031	123,600	174.0%	62.3%	179.4%	0.58	0.58	0.70	0.70
Total	870,329	204,850	23.5%						

Uninsured Motorist Property Damage and Underinsured Motorist Property Damage

Vehicle Type	2004 Earned Prem	2004 Inc Losses	2004 Loss Ratio	2005 Earned Prem	2005 Inc Losses	2005 Loss Ratio	2006 Earned Prem	2006 Inc Losses	2006 Loss Ratio
Classic/Antique	18,604	10,042	54.0%	18,232	3,400	18.6%	13,117	32,611	248.6%
Hot/Street Rod	6,274	0	0.0%	5,790	22,100	381.7%	4,426	0	0.0%
Replica/Kit	2,153	0	0.0%	1,986	0	0.0%	1,025	0	0.0%
Original	2,300	0	0.0%	2,474	0	0.0%	2,399	0	0.0%
Modified/Custom	4,619	0	0.0%	4,305	0	0.0%	3,603	0	0.0%
Exotic	3,912	0	0.0%	3,922	0	0.0%	2,265	0	0.0%
Total	37,862	10,042	26.5%	36,709	25,500	69.5%	26,835	32,611	121.5%
Vehicle Type	3-yr Total Earned Prem	3-yr Total Inc Losses	3-yr Total Loss Ratio	All Veh Types 3-yr Loss Ratio	Indicated Change	Current Factors 0-2499 2500-10000	Proposed Factors 0-2499 2500-10000		
Classic/Antique	49,953	46,053	92.2%	62.3%	48.0%	0.23	0.23	0.35	0.35
Hot/Street Rod	16,490	22,100	134.0%	62.3%	115.2%	0.28	0.28	0.40	0.40
Replica/Kit	5,164	0	0.0%	62.3%	-100.0%	0.58	0.58	0.58	0.58
Original	7,173	0	0.0%	62.3%	-100.0%	0.23	0.23	0.35	0.35
Modified/Custom	12,527	0	0.0%	62.3%	-100.0%	0.28	0.28	0.40	0.40
Exotic	10,099	0	0.0%	62.3%	-100.0%	0.58	0.58	0.58	0.58
Total	101,406	68,153	67.2%						

ANPAC, ANG, PACIFIC, ANPLA, & ANCMIC
CHROME Vehicles Countrywide Experience by Vehicle Type
CHROME Factor Revision

Comprehensive

Vehicle Type	2004 Earned Prem	2004 Inc Losses	2004 Loss Ratio	2005 Earned Prem	2005 Inc Losses	2005 Loss Ratio	2006 Earned Prem	2006 Inc Losses	2006 Loss Ratio
Classic/Antique	281,246	212,813	75.7%	303,284	211,515	69.7%	315,390	137,085	43.5%
Hot/Street Rod	121,262	76,580	63.2%	121,953	70,014	57.4%	119,466	14,759	12.4%
Replica/Kit	17,166	84,006	489.4%	19,779	0	0.0%	20,147	557	2.6%
Original	59,636	38,882	65.2%	65,563	43,773	66.7%	75,749	37,205	49.1%
Modified/Custom	82,812	31,464	38.0%	88,504	58,522	66.1%	97,641	104,595	107.1%
Exotic	47,857	74	0.2%	50,360	129,190	256.5%	51,465	7,231	14.1%
Total	609,979	443,819	72.8%	649,463	513,014	79.0%	679,858	301,432	44.3%
Vehicle Type	3-yr Total Earned Prem	3-yr Total Inc Losses	3-yr Total Loss Ratio	All Veh Types 3-yr Loss Ratio	Indicated Change	Current Factors 0-2499	2500-10000	Proposed Factors 0-2499	2500-10000
Classic/Antique	899,920	561,413	62.4%	62.3%	0.2%	0.72	0.72	0.72	0.72
Hot/Street Rod	362,681	161,353	44.5%	62.3%	-28.6%	0.72	0.72	0.72	0.72
Replica/Kit	57,092	84,563	148.1%	62.3%	137.8%	0.89	0.89	0.95	0.95
Original	200,968	119,860	59.6%	62.3%	-4.2%	0.72	0.72	0.72	0.72
Modified/Custom	268,957	194,581	72.3%	62.3%	16.2%	0.72	0.72	0.72	0.72
Exotic	149,682	136,495	91.2%	62.3%	46.4%	0.89	0.89	0.95	0.95
Total	1,939,300	1,258,265	64.9%						

Collision

Vehicle Type	2004 Earned Prem	2004 Inc Losses	2004 Loss Ratio	2005 Earned Prem	2005 Inc Losses	2005 Loss Ratio	2006 Earned Prem	2006 Inc Losses	2006 Loss Ratio
Classic/Antique	361,921	153,239	42.3%	349,045	230,584	66.1%	325,921	143,694	44.1%
Hot/Street Rod	200,345	77,429	38.6%	178,695	37,837	21.2%	161,018	68,587	42.6%
Replica/Kit	30,549	1,753	5.7%	32,505	29,693	91.3%	31,155	4,920	15.8%
Original	66,710	5,652	8.5%	66,717	0	0.0%	69,569	29,797	42.8%
Modified/Custom	109,254	9,754	8.9%	103,625	-8,957	-8.6%	101,119	59,518	58.9%
Exotic	75,306	32,738	43.5%	80,186	53,121	66.2%	88,169	141,693	160.7%
Total	844,085	280,565	33.2%	810,773	342,278	42.2%	776,951	448,209	57.7%
Vehicle Type	3-yr Total Earned Prem	3-yr Total Inc Losses	3-yr Total Loss Ratio	All Veh Types 3-yr Loss Ratio	Indicated Change	Current Factors 0-2499	2500-10000	Proposed Factors 0-2499	2500-10000
Classic/Antique	1,036,887	527,517	50.9%	62.3%	-18.3%	0.28	0.30	0.22	0.24
Hot/Street Rod	540,058	183,853	34.0%	62.3%	-45.3%	0.39	0.41	0.27	0.28
Replica/Kit	94,209	36,366	38.6%	62.3%	-38.0%	0.56	0.59	0.42	0.44
Original	202,996	35,449	17.5%	62.3%	-72.0%	0.28	0.30	0.22	0.24
Modified/Custom	313,998	60,315	19.2%	62.3%	-69.2%	0.30	0.33	0.27	0.28
Exotic	243,661	227,552	93.4%	62.3%	49.9%	0.61	0.65	0.73	0.78
Total	2,431,809	1,071,052	44.0%						

**American National General Insurance Company
Classic/Antique Vehicle Type Effects
Arkansas**

CHROME Vehicle Count per Account	Discount	BI Premium		PD Premium		MP Premium		UMBI Premium		UIMBI Premium		UMPD Premium		CP Premium		CL Premium		Total Premium	
		pres	prop	pres	prop	pres	prop	pres	prop	pres	prop	pres	prop	pres	prop	pres	prop	pres	prop
1	0%	28	27	16	16	0	0	0	0	0	0	0	0	19	20	35	35	98	98
2	25%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	35%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	41%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	46%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	50%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7	54%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8	57%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	60%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	63%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	66%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	68%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	70%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	72%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	74%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	75%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	76%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	77%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	78%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	79%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21	80%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
22	80%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23	81%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24	82%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
25	82%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
26	83%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
27	83%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
28	84%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
29	84%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30	84%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Over 30	85%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Subtotal		28	27	16	16	0	0	0	0	0	0	0	0	19	20	35	35	98	98
Percent Change			-3.6%		0.0%		0.0%		0.0%		0.0%		0.0%		5.3%		0.0%		0.0%

**American National General Insurance Company
Hot Rod/Street Rod Vehicle Type Effects
Arkansas**

CHROME Vehicle Count per Account	Discount	BI Premium		PD Premium		MP Premium		UMBI Premium		UIMBI Premium		UMPD Premium		CP Premium		CL Premium		Total Premium	
		pres	prop	pres	prop	pres	prop	pres	prop	pres	prop	pres	prop	pres	prop	pres	prop	pres	prop
1	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	25%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	35%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	41%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	46%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	50%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7	54%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8	57%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	60%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	63%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	66%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	68%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	70%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	72%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	74%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	75%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	76%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	77%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	78%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	79%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21	80%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
22	80%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23	81%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24	82%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
25	82%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
26	83%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
27	83%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
28	84%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
29	84%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30	84%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Over 30	85%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Subtotal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Percent Change			0.0%		0.0%		0.0%		0.0%		0.0%		0.0%		0.0%		0.0%		0.0%

**American National General Insurance Company
Replica/Kit Vehicle Type Effects
Arkansas**

CHROME Vehicle Count per Account	Discount	BI Premium		PD Premium		MP Premium		UMBI Premium		UIMBI Premium		UMPD Premium		CP Premium		CL Premium		Total Premium	
		pres	prop	pres	prop	pres	prop	pres	prop	pres	prop	pres	prop	pres	prop	pres	prop	pres	prop
1	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	25%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	35%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	41%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	46%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	50%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7	54%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8	57%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	60%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	63%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	66%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	68%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	70%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	72%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	74%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	75%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	76%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	77%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	78%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	79%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21	80%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
22	80%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23	81%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24	82%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
25	82%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
26	83%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
27	83%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
28	84%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
29	84%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30	84%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Over 30	85%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Subtotal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Percent Change			0.0%		0.0%		0.0%		0.0%		0.0%		0.0%		0.0%		0.0%		0.0%

**American National General Insurance Company
Original Vehicle Type Effects
Arkansas**

CHROME Vehicle Count per Account	Discount	BI Premium		PD Premium		MP Premium		UMBI Premium		UIMBI Premium		UMPD Premium		CP Premium		CL Premium		Total Premium	
		pres	prop	pres	prop	pres	prop	pres	prop	pres	prop	pres	prop	pres	prop	pres	prop	pres	prop
1	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	25%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	35%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	41%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	46%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	50%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7	54%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8	57%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	60%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	63%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	66%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	68%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	70%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	72%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	74%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	75%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	76%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	77%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	78%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	79%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21	80%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
22	80%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23	81%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24	82%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
25	82%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
26	83%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
27	83%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
28	84%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
29	84%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30	84%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Over 30	85%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Subtotal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Percent Change			0.0%		0.0%		0.0%		0.0%		0.0%		0.0%		0.0%		0.0%		0.0%

**American National General Insurance Company
Modified/Custom Vehicle Type Effects
Arkansas**

CHROME Vehicle Count per Account	Discount	BI Premium		PD Premium		MP Premium		UMBI Premium		UIMBI Premium		UMPD Premium		CP Premium		CL Premium		Total Premium	
		pres	prop	pres	prop	pres	prop	pres	prop	pres	prop	pres	prop	pres	prop	pres	prop	pres	prop
1	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	25%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	35%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	41%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	46%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	50%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7	54%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8	57%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	60%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	63%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	66%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	68%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	70%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	72%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	74%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	75%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	76%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	77%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	78%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	79%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21	80%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
22	80%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23	81%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24	82%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
25	82%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
26	83%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
27	83%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
28	84%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
29	84%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30	84%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Over 30	85%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Subtotal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Percent Change			0.0%		0.0%		0.0%		0.0%		0.0%		0.0%		0.0%		0.0%		0.0%

American National General Insurance Company
Exotic Vehicle Type Effects
Arkansas

CHROME Vehicle Count per Account	Discount	BI Premium		PD Premium		MP Premium		UMBI Premium		UIMBI Premium		UMPD Premium		CP Premium		CL Premium		Total Premium	
		pres	prop	pres	prop	pres	prop	pres	prop	pres	prop	pres	prop	pres	prop	pres	prop	pres	prop
1	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	25%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	35%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	41%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	46%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	50%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7	54%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8	57%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	60%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	63%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	66%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	68%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	70%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	72%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	74%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	75%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	76%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	77%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	78%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	79%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21	80%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
22	80%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23	81%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24	82%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
25	82%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
26	83%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
27	83%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
28	84%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
29	84%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30	84%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Over 30	85%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Subtotal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Percent Change			0.0%		0.0%		0.0%		0.0%		0.0%		0.0%		0.0%		0.0%		0.0%
CHROME Total		28	27	16	16	0	0	0	0	0	0	0	0	19	20	35	35	98	98
Percent Change			-3.6%		0.0%		0.0%		0.0%		0.0%		0.0%		5.3%		0.0%		0.0%
State Total Premium and Offsets		53,746	0.0%	38,542	0.0%	5,804	0.0%	7,894	0.0%	4,467	0.0%	3,503	0.0%	15,862	0.0%	32,382	0.0%		

**American National General Insurance Company
PAC+ Part B Risk Score Range Revisions**

Current Range	Proposed Range	Current Discount	Proposed Discount
No Match	No Match	13%	16%
No Score	No Score	13%	16%
004 - 609	004 - 589	0%	0%
004 - 609	590 - 609	0%	4%
610 - 679	610 - 644	8%	8%
610 - 679	645 - 679	8%	12%
680 - 729	680 - 704	13%	16%
680 - 729	705 - 729	13%	22%
730 - 799	730 - 764	23%	28%
730 - 799	765 - 799	23%	32%
800 - 997	800 - 997	28%	36%

American National General Insurance Company
PAC+ Discount Revision
Arkansas

Range	Age of Princ Op	Current Part A Level	Proposed Part A Level	Current Part A	Current Part B	Proposed Part A	Proposed Part B	Vehicles	BI Premium	Adj. BI Premium	PD Premium	Adj. PD Premium	MP Premium	Adj. MP Premium	COLL Premium	Adj. COLL Premium
No Match	Over 24	Less than 3	Less than 3	0%	13%	0%	16%	0	0	0	0	0	0	0	0	0
No Match	Over 24	3 - 5	3 - 5	25%	13%	10%	16%	0	0	0	0	0	0	0	0	0
No Match	Over 24	6 or more	6 or more	30%	13%	18%	16%	0	0	0	0	0	0	0	0	0
No Match	21 - 24	Less than 3	Less than 3	0%	13%	0%	16%	0	0	0	0	0	0	0	0	0
No Match	21 - 24	3 - 5	3 - 5	25%	13%	20%	16%	0	0	0	0	0	0	0	0	0
No Match	21 - 24	6 or more	6 or more	30%	13%	25%	16%	0	0	0	0	0	0	0	0	0
No Match	Under 21	Less than 3	Less than 3	0%	13%	13%	16%	0	0	0	0	0	0	0	0	0
No Match	Under 21	Less than 3	3 - 5	0%	13%	25%	16%	0	0	0	0	0	0	0	0	0
No Match	Under 21	Less than 3	6 or more	0%	13%	25%	16%	0	0	0	0	0	0	0	0	0
No Match	Under 21	3 - 5	3 - 5	25%	13%	25%	16%	0	0	0	0	0	0	0	0	0
No Match	Under 21	3 - 5	6 or more	25%	13%	25%	16%	0	0	0	0	0	0	0	0	0
No Match	Under 21	6 or more	6 or more	30%	13%	25%	16%	0	0	0	0	0	0	0	0	0
No Score	Over 24	Less than 3	Less than 3	0%	13%	0%	16%	0	0	0	0	0	0	0	0	0
No Score	Over 24	3 - 5	3 - 5	25%	13%	10%	16%	0	0	0	0	0	0	0	0	0
No Score	Over 24	6 or more	6 or more	30%	13%	18%	16%	3	271	314	206	239	0	0	0	0
No Score	21 - 24	Less than 3	Less than 3	0%	13%	0%	16%	0	0	0	0	0	0	0	0	0
No Score	21 - 24	3 - 5	3 - 5	25%	13%	20%	16%	0	0	0	0	0	0	0	0	0
No Score	21 - 24	6 or more	6 or more	30%	13%	25%	16%	0	0	0	0	0	0	0	0	0
No Score	Under 21	Less than 3	Less than 3	0%	13%	13%	16%	0	0	0	0	0	0	0	0	0
No Score	Under 21	Less than 3	3 - 5	0%	13%	25%	16%	0	0	0	0	0	0	0	0	0
No Score	Under 21	Less than 3	6 or more	0%	13%	25%	16%	0	0	0	0	0	0	0	0	0
No Score	Under 21	3 - 5	3 - 5	25%	13%	25%	16%	0	0	0	0	0	0	0	0	0
No Score	Under 21	3 - 5	6 or more	25%	13%	25%	16%	0	0	0	0	0	0	0	0	0
No Score	Under 21	6 or more	6 or more	30%	13%	25%	16%	0	0	0	0	0	0	0	0	0
004 - 589	Over 24	Less than 3	Less than 3	0%	0%	0%	0%	0	0	0	0	0	0	0	0	0
004 - 589	Over 24	3 - 5	3 - 5	25%	0%	10%	0%	1	207	248	153	184	33	40	318	382
004 - 589	Over 24	6 or more	6 or more	30%	0%	18%	0%	0	0	0	0	0	0	0	0	0
004 - 589	21 - 24	Less than 3	Less than 3	0%	0%	0%	0%	0	0	0	0	0	0	0	0	0
004 - 589	21 - 24	3 - 5	3 - 5	25%	0%	20%	0%	0	0	0	0	0	0	0	0	0
004 - 589	21 - 24	6 or more	6 or more	30%	0%	25%	0%	1	282	302	227	243	62	66	367	393
004 - 589	Under 21	Less than 3	Less than 3	0%	0%	13%	0%	0	0	0	0	0	0	0	0	0
004 - 589	Under 21	Less than 3	3 - 5	0%	0%	25%	0%	0	0	0	0	0	0	0	0	0
004 - 589	Under 21	Less than 3	6 or more	0%	0%	25%	0%	0	0	0	0	0	0	0	0	0
004 - 589	Under 21	3 - 5	3 - 5	25%	0%	25%	0%	0	0	0	0	0	0	0	0	0
004 - 589	Under 21	3 - 5	6 or more	25%	0%	25%	0%	0	0	0	0	0	0	0	0	0
004 - 589	Under 21	6 or more	6 or more	30%	0%	25%	0%	0	0	0	0	0	0	0	0	0
590 - 609	Over 24	Less than 3	Less than 3	0%	0%	0%	4%	3	759	729	571	548	0	0	0	0
590 - 609	Over 24	3 - 5	3 - 5	25%	0%	10%	4%	0	0	0	0	0	0	0	0	0
590 - 609	Over 24	6 or more	6 or more	30%	0%	18%	4%	4	944	1,052	692	771	69	77	284	316
590 - 609	21 - 24	Less than 3	Less than 3	0%	0%	0%	4%	0	0	0	0	0	0	0	0	0
590 - 609	21 - 24	3 - 5	3 - 5	25%	0%	20%	4%	1	371	376	283	287	59	60	0	0
590 - 609	21 - 24	6 or more	6 or more	30%	0%	25%	4%	0	0	0	0	0	0	0	0	0
590 - 609	Under 21	Less than 3	Less than 3	0%	0%	13%	4%	0	0	0	0	0	0	0	0	0
590 - 609	Under 21	Less than 3	3 - 5	0%	0%	25%	4%	0	0	0	0	0	0	0	0	0
590 - 609	Under 21	Less than 3	6 or more	0%	0%	25%	4%	0	0	0	0	0	0	0	0	0
590 - 609	Under 21	3 - 5	3 - 5	25%	0%	25%	4%	0	0	0	0	0	0	0	0	0
590 - 609	Under 21	3 - 5	6 or more	25%	0%	25%	4%	0	0	0	0	0	0	0	0	0
590 - 609	Under 21	6 or more	6 or more	30%	0%	25%	4%	0	0	0	0	0	0	0	0	0
610 - 644	Over 24	Less than 3	Less than 3	0%	8%	0%	8%	1	329	329	242	242	0	0	0	0
610 - 644	Over 24	3 - 5	3 - 5	25%	8%	10%	8%	0	0	0	0	0	0	0	0	0
610 - 644	Over 24	6 or more	6 or more	30%	8%	18%	8%	11	1,256	1,499	913	1,090	121	144	914	1,091
610 - 644	21 - 24	Less than 3	Less than 3	0%	8%	0%	8%	2	817	817	626	626	73	73	709	709
610 - 644	21 - 24	3 - 5	3 - 5	25%	8%	20%	8%	1	158	170	127	136	33	35	238	256
610 - 644	21 - 24	6 or more	6 or more	30%	8%	25%	8%	0	0	0	0	0	0	0	0	0
610 - 644	Under 21	Less than 3	Less than 3	0%	8%	13%	8%	0	0	0	0	0	0	0	0	0
610 - 644	Under 21	Less than 3	3 - 5	0%	8%	25%	8%	0	0	0	0	0	0	0	0	0
610 - 644	Under 21	Less than 3	6 or more	0%	8%	25%	8%	0	0	0	0	0	0	0	0	0
610 - 644	Under 21	3 - 5	3 - 5	25%	8%	25%	8%	0	0	0	0	0	0	0	0	0
610 - 644	Under 21	3 - 5	6 or more	25%	8%	25%	8%	0	0	0	0	0	0	0	0	0
610 - 644	Under 21	6 or more	6 or more	30%	8%	25%	8%	0	0	0	0	0	0	0	0	0
645 - 679	Over 24	Less than 3	Less than 3	0%	8%	0%	12%	4	785	751	651	623	164	157	980	937
645 - 679	Over 24	3 - 5	3 - 5	25%	8%	10%	12%	5	902	1,050	659	767	123	143	1,130	1,316
645 - 679	Over 24	6 or more	6 or more	30%	8%	18%	12%	13	2,017	2,277	1,421	1,604	110	124	1,467	1,656
645 - 679	21 - 24	Less than 3	Less than 3	0%	8%	0%	12%	0	0	0	0	0	0	0	0	0
645 - 679	21 - 24	3 - 5	3 - 5	25%	8%	20%	12%	0	0	0	0	0	0	0	0	0
645 - 679	21 - 24	6 or more	6 or more	30%	8%	25%	12%	0	0	0	0	0	0	0	0	0
645 - 679	Under 21	Less than 3	Less than 3	0%	8%	13%	12%	1	742	605	530	432	0	0	0	0
645 - 679	Under 21	Less than 3	3 - 5	0%	8%	25%	12%	0	0	0	0	0	0	0	0	0
645 - 679	Under 21	Less than 3	6 or more	0%	8%	25%	12%	0	0	0	0	0	0	0	0	0
645 - 679	Under 21	3 - 5	3 - 5	25%	8%	25%	12%	0	0	0	0	0	0	0	0	0
645 - 679	Under 21	3 - 5	6 or more	25%	8%	25%	12%	0	0	0	0	0	0	0	0	0
645 - 679	Under 21	6 or more	6 or more	30%	8%	25%	12%	0	0	0	0	0	0	0	0	0

American National General Insurance Company
PAC+ Discount Revision
Arkansas

Range	Age of Princ Op	Current Part A Level	Proposed Part A Level	Current Part A	Current Part B	Proposed Part A	Proposed Part B	Vehicles	BI Premium	Adj. BI Premium	PD Premium	Adj. PD Premium	MP Premium	Adj. MP Premium	COLL Premium	Adj. COLL Premium
680 - 704	Over 24	Less than 3	Less than 3	0%	13%	0%	16%	2	495	478	275	266	0	0	0	0
680 - 704	Over 24	3 - 5	3 - 5	25%	13%	10%	16%	2	259	309	186	222	57	68	108	129
680 - 704	Over 24	6 or more	6 or more	30%	13%	18%	16%	13	1,766	2,045	1,123	1,300	87	101	883	1,022
680 - 704	21 - 24	Less than 3	Less than 3	0%	13%	0%	16%	0	0	0	0	0	0	0	0	0
680 - 704	21 - 24	3 - 5	3 - 5	25%	13%	20%	16%	0	0	0	0	0	0	0	0	0
680 - 704	21 - 24	6 or more	6 or more	30%	13%	25%	16%	0	0	0	0	0	0	0	0	0
680 - 704	Under 21	Less than 3	Less than 3	0%	13%	13%	16%	0	0	0	0	0	0	0	0	0
680 - 704	Under 21	Less than 3	3 - 5	0%	13%	25%	16%	0	0	0	0	0	0	0	0	0
680 - 704	Under 21	Less than 3	6 or more	0%	13%	25%	16%	0	0	0	0	0	0	0	0	0
680 - 704	Under 21	3 - 5	3 - 5	25%	13%	25%	16%	0	0	0	0	0	0	0	0	0
680 - 704	Under 21	3 - 5	6 or more	25%	13%	25%	16%	1	306	291	242	230	0	0	0	0
680 - 704	Under 21	6 or more	6 or more	30%	13%	25%	16%	0	0	0	0	0	0	0	0	0
705 - 729	Over 24	Less than 3	Less than 3	0%	13%	0%	22%	1	179	160	145	130	34	30	302	271
705 - 729	Over 24	3 - 5	3 - 5	25%	13%	10%	22%	4	780	855	477	523	0	0	666	730
705 - 729	Over 24	6 or more	6 or more	30%	13%	18%	22%	19	3,007	3,165	1,910	2,011	366	385	3,209	3,378
705 - 729	21 - 24	Less than 3	Less than 3	0%	13%	0%	22%	0	0	0	0	0	0	0	0	0
705 - 729	21 - 24	3 - 5	3 - 5	25%	13%	20%	22%	1	235	220	151	141	35	33	0	0
705 - 729	21 - 24	6 or more	6 or more	30%	13%	25%	22%	0	0	0	0	0	0	0	0	0
705 - 729	Under 21	Less than 3	Less than 3	0%	13%	13%	22%	0	0	0	0	0	0	0	0	0
705 - 729	Under 21	Less than 3	3 - 5	0%	13%	25%	22%	0	0	0	0	0	0	0	0	0
705 - 729	Under 21	Less than 3	6 or more	0%	13%	25%	22%	0	0	0	0	0	0	0	0	0
705 - 729	Under 21	3 - 5	3 - 5	25%	13%	25%	22%	0	0	0	0	0	0	0	0	0
705 - 729	Under 21	3 - 5	6 or more	25%	13%	25%	22%	1	181	155	127	109	42	36	371	317
705 - 729	Under 21	6 or more	6 or more	30%	13%	25%	22%	0	0	0	0	0	0	0	0	0
730 - 764	Over 24	Less than 3	Less than 3	0%	23%	0%	28%	1	254	238	179	167	43	40	239	223
730 - 764	Over 24	3 - 5	3 - 5	25%	23%	10%	28%	6	738	880	493	588	104	124	556	663
730 - 764	Over 24	6 or more	6 or more	30%	23%	18%	28%	8	1,390	1,597	964	1,108	90	103	1,444	1,659
730 - 764	21 - 24	Less than 3	Less than 3	0%	23%	0%	28%	0	0	0	0	0	0	0	0	0
730 - 764	21 - 24	3 - 5	3 - 5	25%	23%	20%	28%	2	355	355	284	284	57	57	0	0
730 - 764	21 - 24	6 or more	6 or more	30%	23%	25%	28%	1	235	235	122	122	38	38	210	210
730 - 764	Under 21	Less than 3	Less than 3	0%	23%	13%	28%	0	0	0	0	0	0	0	0	0
730 - 764	Under 21	Less than 3	3 - 5	0%	23%	25%	28%	0	0	0	0	0	0	0	0	0
730 - 764	Under 21	Less than 3	6 or more	0%	23%	25%	28%	0	0	0	0	0	0	0	0	0
730 - 764	Under 21	3 - 5	3 - 5	25%	23%	25%	28%	0	0	0	0	0	0	0	0	0
730 - 764	Under 21	3 - 5	6 or more	25%	23%	25%	28%	0	0	0	0	0	0	0	0	0
730 - 764	Under 21	6 or more	6 or more	30%	23%	25%	28%	0	0	0	0	0	0	0	0	0
765 - 799	Over 24	Less than 3	Less than 3	0%	23%	0%	32%	3	841	743	642	567	171	151	533	471
765 - 799	Over 24	3 - 5	3 - 5	25%	23%	10%	32%	2	237	264	165	184	36	40	113	126
765 - 799	Over 24	6 or more	6 or more	30%	23%	18%	32%	7	703	748	451	480	160	170	1,245	1,324
765 - 799	21 - 24	Less than 3	Less than 3	0%	23%	0%	32%	0	0	0	0	0	0	0	0	0
765 - 799	21 - 24	3 - 5	3 - 5	25%	23%	20%	32%	0	0	0	0	0	0	0	0	0
765 - 799	21 - 24	6 or more	6 or more	30%	23%	25%	32%	0	0	0	0	0	0	0	0	0
765 - 799	Under 21	Less than 3	Less than 3	0%	23%	13%	32%	1	370	264	306	219	126	90	0	0
765 - 799	Under 21	Less than 3	3 - 5	0%	23%	25%	32%	0	0	0	0	0	0	0	0	0
765 - 799	Under 21	Less than 3	6 or more	0%	23%	25%	32%	1	187	104	132	74	49	27	0	0
765 - 799	Under 21	3 - 5	3 - 5	25%	23%	25%	32%	0	0	0	0	0	0	0	0	0
765 - 799	Under 21	3 - 5	6 or more	25%	23%	25%	32%	1	561	464	314	260	0	0	0	0
765 - 799	Under 21	6 or more	6 or more	30%	23%	25%	32%	0	0	0	0	0	0	0	0	0
800 - 997	Over 24	Less than 3	Less than 3	0%	28%	0%	36%	3	510	453	242	215	55	49	451	401
800 - 997	Over 24	3 - 5	3 - 5	25%	28%	10%	36%	11	1,455	1,672	896	1,029	178	205	1,784	2,050
800 - 997	Over 24	6 or more	6 or more	30%	28%	18%	36%	50	6,461	7,076	4,616	5,056	1,023	1,120	3,684	4,035
800 - 997	21 - 24	Less than 3	Less than 3	0%	28%	0%	36%	1	351	312	269	239	68	60	0	0
800 - 997	21 - 24	3 - 5	3 - 5	25%	28%	20%	36%	2	814	762	515	482	163	153	224	210
800 - 997	21 - 24	6 or more	6 or more	30%	28%	25%	36%	5	1,027	954	709	658	128	119	289	268
800 - 997	Under 21	Less than 3	Less than 3	0%	28%	13%	36%	1	485	344	402	285	89	63	713	505
800 - 997	Under 21	Less than 3	3 - 5	0%	28%	25%	36%	0	0	0	0	0	0	0	0	0
800 - 997	Under 21	Less than 3	6 or more	0%	28%	25%	36%	1	382	207	277	150	51	28	0	0
800 - 997	Under 21	3 - 5	3 - 5	25%	28%	25%	36%	0	0	0	0	0	0	0	0	0
800 - 997	Under 21	3 - 5	6 or more	25%	28%	25%	36%	2	676	561	502	417	100	83	0	0
800 - 997	Under 21	6 or more	6 or more	30%	28%	25%	36%	0	0	0	0	0	0	0	0	0
Total								312	56,026	58,388	36,665	38,020	6,285	6,396	39,891	42,919
Percentage Change										4.2%		3.7%		1.8%		7.6%

American National General Insurance Company
PAC+ Discount Revision
Arkansas

Proposed Range	Current Part B	Proposed Part B	Vehicles	COMP Premium	Adj. COMP Premium	UMBI Premium	Adj. UMBI Premium	UIMBI Premium	Adj. UIMBI Premium	UMPD Premium	Adj. UMPD Premium
No Match	13%	16%	1	0	0	35	34	0	0	15	14
No Score	13%	16%	3	0	0	0	0	0	0	0	0
004 - 609	0%	0%	5	695	695	48	48	31	31	28	28
004 - 609	0%	4%	12	862	828	346	332	40	38	134	129
610 - 679	8%	8%	32	2,626	2,626	830	830	848	848	373	373
610 - 679	8%	12%	33	2,689	2,572	808	773	547	523	349	334
680 - 729	13%	16%	27	1,229	1,187	642	620	140	135	255	246
680 - 729	13%	22%	40	2,899	2,599	975	874	530	475	467	419
730 - 799	23%	28%	24	1,971	1,843	806	754	650	608	334	312
730 - 799	23%	32%	31	2,063	1,822	934	825	693	612	330	291
800 - 997	28%	36%	104	5,824	5,177	2,615	2,324	1,618	1,438	1,085	964
Total			312	20,858	19,348	8,039	7,414	5,097	4,709	3,370	3,111
Percentage Change					-7.2%		-7.8%		-7.6%		-7.7%

American National General Insurance Company
Excess Vehicle Offset Calculation
Arkansas

	Current Discount	Proposed Discount	BI Prem	Adjusted BI Prem	Percent Change	PD Prem	Adjusted PD Prem	Percent Change	MP Prem	Adjusted MP Prem	Percent Change
Excess Vehicle	5.0%	15.0%	3,089	2,764	-10.5%	2,034	1,820	-10.5%	366	327	-10.5%
All Others	0.0%	0.0%	52,937	52,937	0.0%	34,631	34,631	0.0%	5,919	5,919	0.0%
Total			56,026	55,701	-0.6%	36,665	36,451	-0.6%	6,285	6,246	-0.6%
	Current Discount	Proposed Discount	COMP Prem	Adjusted COMP Prem	Percent Change	COLL Prem	Adjusted COLL Prem	Percent Change			
Excess Vehicle	5.0%	15.0%	1,132	1,013	-10.5%	1,309	1,171	-10.5%			
All Others	0.0%	0.0%	19,798	19,798	0.0%	38,612	38,612	0.0%			
Total			20,930	20,811	-0.6%	39,921	39,783	-0.3%			

American National General Insurance Company
TLC Discount Offset Calculation
Arkansas

	Current Discount	Proposed Discount	BI Prem	Adjusted BI Prem	Percent Change	PD Prem	Adjusted PD Prem	Percent Change	MP Prem	Adjusted MP Prem	Percent Change	COLL Prem	Adjusted COLL Prem	Percent Change
With TLC	15.0%	10.0%	7,438	7,876	5.9%	5,197	5,503	5.9%	946	1,002	5.9%	6,680	7,073	5.9%
All Others	0.0%	0.0%	48,588	48,588	0.0%	31,468	31,468	0.0%	5,339	5,339	0.0%	33,241	33,241	0.0%
Total			56,026	56,464	0.8%	36,665	36,971	0.8%	6,285	6,341	0.9%	39,921	40,314	1.0%

American National General Insurance Company
DRRP Point Factor Change
Arkansas

DRRP Points	Current	Proposed	Percent Change	BI Prem	Adjusted BI Prem	PD Prem	Adjusted PD Prem	MP Prem	Adjusted MP Prem	COLL Prem	Adjusted COLL Prem
0	0.88	0.85	-3.4%	28,430	27,461	18,443	17,814	3,205	3,096	21,187	20,465
1	1.00	1.00	0.0%	6,449	6,449	4,150	4,150	663	663	5,243	5,243
2	1.10	1.10	0.0%	2,533	2,533	1,766	1,766	243	243	1,358	1,358
3	1.20	1.20	0.0%	5,987	5,987	4,054	4,054	663	663	2,916	2,916
4	1.30	1.30	0.0%	758	758	483	483	76	76	911	911
5	1.39	1.39	0.0%	1,757	1,757	1,299	1,299	253	253	2,524	2,524
6	1.48	1.48	0.0%	1,714	1,714	1,234	1,234	166	166	1,091	1,091
7	1.57	1.57	0.0%	2,540	2,540	1,461	1,461	241	241	1,483	1,483
8	1.66	1.66	0.0%	3,394	3,394	2,033	2,033	397	397	2,063	2,063
9	1.75	1.75	0.0%	1,133	1,133	735	735	153	153	695	695
10	1.90	1.90	0.0%	-	-	-	-	-	-	-	-
11	2.05	2.05	0.0%	295	295	219	219	51	51	-	-
12	2.20	2.20	0.0%	-	-	-	-	-	-	-	-
13	2.35	2.35	0.0%	-	-	-	-	-	-	-	-
14	2.50	2.50	0.0%	333	333	245	245	73	73	420	420
15	2.65	2.65	0.0%	-	-	-	-	-	-	-	-
16	2.80	2.80	0.0%	703	703	543	543	101	101	-	-
17	2.95	2.95	0.0%	-	-	-	-	-	-	-	-
18	3.10	3.10	0.0%	-	-	-	-	-	-	-	-
19	3.25	3.25	0.0%	-	-	-	-	-	-	-	-
20	3.40	3.40	0.0%	-	-	-	-	-	-	-	-
Each Add	0.15	0.15	0.0%	-	-	-	-	-	-	-	-
Total				56,026	55,057 -1.7%	36,665	36,036 -1.7%	6,285	6,176 -1.7%	39,891	39,169 -1.8%

**American National General Insurance Company
New Parent Discount Offset Calculation
Arkansas**

0-2 Discount	5.0%
3-4 Discount	3.0%
Arkansas ANG Policy Count	220
Arkansas ANG Vehicle Count	320
% of Households with children under 3 years	18.6%
% of Households with children under 5 years*	8.4%
offset	-0.8%

*without children under 3 years

**American National General Insurance Company
New Parent Discount Offset Calculation
Arkansas**

BI	PD	MED	COLL
-0.8%	-0.8%	-0.8%	-0.8%

American National General Insurance Company
Auto-Home Discount Offset Calculation
Arkansas

	Current Discount	Proposed Discount	BI Prem	Adjusted BI Prem	Percent Change	PD Prem	Adjusted PD Prem	Percent Change	MP Prem	Adjusted MP Prem	Percent Change	COLL Prem	Adjusted COLL Prem	Percent Change
With Discount	0.0%	5.0%	1,669	1,586	-5.0%	1,220	1,159	-5.0%	59	56	-5.0%	986	937	-5.0%
All Others	0.0%	0.0%	24,227	24,227	0.0%	16,341	16,341	0.0%	3,137	3,137	0.0%	15,810	15,810	0.0%
Total			25,896	25,813	-0.3%	17,561	17,500	-0.3%	3,196	3,193	-0.1%	16,796	16,747	-0.3%

**American National General Insurance Company
ANPAC to ANG Base Rate Differential**

**Bodily Injury, Property Damage, Medical Payments
Arkansas**

ANPAC Rate	1.00
Adjustment for excluding Cashback	-3.3%
	0.97
Commission Difference	-3.0%
	0.94
Class Difference	-4.0%
	0.90
TLC	-0.9%
	0.89
Auto-Home	3.4%
	0.92
New Parent	1.0%
Indicated ANPAC to ANG Base Rate Differential	0.93

**American National General Insurance Company
ANPAC to ANG Base Rate Differential
Comprehensive
Arkansas**

ANPAC Rate	1.00
Adjustment for excluding Cashback	-3.3%
	0.97
Commission Difference	-3.0%
	0.94
Class Difference	-5.2%
	0.89
Rental Removal	-12.0%
Indicated ANPAC to ANG Base Rate Differential	0.78

American National General Insurance Company
ANPAC to ANG Base Rate Differential
Collision
Arkansas

ANPAC Rate	1.00
Adjustment for excluding Cashback	-3.3%
	0.97
Commission Difference	-3.0%
	0.94
Class Difference	-4.0%
	0.90
TLC	-0.9%
	0.89
Auto-Home	3.4%
	0.92
New Parent	1.0%
	0.93
Rental Removal	-12.4%
Indicated ANPAC to ANG Base Rate Differential	0.82

American National General Insurance Company
ANPAC to ANG Base Rate Differential
All Other Coverages
Arkansas

ANPAC Rate	1.00
Adjustment for excluding Cashback	-3.3%
	0.97
Commission Difference	-3.0%
Indicated ANPAC to ANG Base Rate Differential	0.94

**American National General Insurance Company
Mounted Camper Units/Shells
Arkansas**

Comprehensive

Actual Cash Value of Unit/Shell	Rating Group Code	Current							Proposed						
		ACV	\$50 ded	\$100 ded	\$200 ded	\$500 ded	\$1,000 ded	\$2,000 ded	ACV	\$50 ded	\$100 ded	\$200 ded	\$500 ded	\$1,000 ded	\$2,000 ded
\$0-750	A	10	8	7	5	4	0	0	9	8	7	5	4	3	3
751-1400	B	13	10	9	6	5	4	0	12	9	8	6	5	4	3
1401-2200	C	15	12	11	8	7	5	0	14	11	10	8	7	5	4
2201-3000	D	18	14	12	9	8	7	0	17	13	11	8	8	7	6
3001-4000	E	21	17	14	11	9	8	0	20	16	13	10	8	8	7
4001-5000	F	26	21	18	14	11	10	0	24	20	17	13	10	9	8
5001-6000	G	33	27	23	18	14	13	0	31	25	22	17	13	12	10
Each additional \$1,000	H	7	6	5	4	3	3	0	7	6	5	4	3	3	3

Collision

Actual Cash Value of Unit/Shell	Rating Group Code	Current							Proposed						
		\$50 ded	\$100 ded	\$200 ded	\$250 ded	\$500 ded	\$1,000 ded	\$2,000 ded	\$50 ded	\$100 ded	\$200 ded	\$250 ded	\$500 ded	\$1,000 ded	\$2,000 ded
\$0-750	A	6	5	4	3	2	0	0	6	5	4	3	2	1	1
751-1400	B	7	6	5	4	3	2	0	7	6	5	4	3	2	2
1401-2200	C	8	7	6	5	4	3	0	8	7	6	5	4	3	3
2201-3000	D	9	8	7	6	5	4	0	8	8	7	6	5	4	3
3001-4000	E	10	9	8	7	6	5	0	9	8	8	7	6	5	4
4001-5000	F	12	10	9	8	7	6	0	11	9	8	8	7	6	5
5001-6000	G	13	11	10	9	8	7	0	12	10	9	8	8	7	6
Each additional \$1,000	H	1	1	1	1	1	1	0	1	1	1	1	1	1	1

**American National General Insurance Company
Utility Trailers
Arkansas**

Comprehensive

Actual Cash Value	ACV	current					ANPAC						proposed					
		\$50 ded	\$100 ded	\$200 ded	\$500 ded	\$1,000 ded	ACV	\$50 ded	\$100 ded	\$200 ded	\$500 ded	\$1,000 ded	ACV	\$50 ded	\$100 ded	\$200 ded	\$500 ded	\$1,000 ded
\$0-750	30	24	19	15	N/A	N/A	22	18	14	11	N/A	N/A	21	17	13	10	N/A	N/A
751-1500	32	27	22	18	15	12	24	20	16	13	11	9	23	19	15	12	10	8
1501-2250	36	30	24	20	16	15	27	22	18	15	12	11	25	21	17	14	11	10
2251-3000	42	34	30	23	19	18	31	25	22	17	14	13	29	23	21	16	13	12
3001-4500	46	38	32	24	20	19	34	28	24	18	15	14	32	26	23	17	14	13
4501-6000	59	49	42	32	26	23	44	36	31	24	19	17	41	34	29	23	18	16
6001-7500	76	62	53	41	32	30	56	46	39	30	24	22	53	43	37	28	23	21
7501-9000	92	76	65	50	41	36	68	56	48	37	30	27	64	53	45	35	28	25
9001-11000	111	90	77	59	49	43	82	67	57	44	36	32	77	63	53	41	34	30
11001-13000	127	104	88	69	55	50	94	77	65	51	41	37	88	72	61	48	38	35
13001-15000	151	124	105	82	66	59	112	92	78	61	49	44	105	86	73	57	46	41
15001-17000	177	144	123	96	77	69	131	107	91	71	57	51	123	100	85	67	53	48
17001-19000	207	169	143	112	89	81	153	125	106	83	66	60	144	117	99	78	62	56
19001-21000	235	193	165	127	103	93	174	143	122	94	76	69	163	134	114	88	71	65
Each additional \$2,000	30	24	20	16	14	12	22	18	15	12	10	9	21	17	14	11	9	8

Collision

Actual Cash Value	current						ANPAC						proposed					
	\$50 ded	\$100 ded	\$200 ded	\$250 ded	\$500 ded	\$1,000 ded	\$50 ded	\$100 ded	\$200 ded	\$250 ded	\$500 ded	\$1,000 ded	\$50 ded	\$100 ded	\$200 ded	\$250 ded	\$500 ded	\$1,000 ded
\$0-750	9	8	7	5	N/A	N/A	7	6	5	4	N/A	N/A	7	6	5	4	N/A	N/A
751-1500	11	9	8	7	5	4	8	7	6	5	4	3	8	7	6	5	4	3
1501-2250	12	11	9	8	7	5	9	8	7	6	5	4	8	8	7	6	5	4
2251-3000	15	12	11	9	8	7	11	9	8	7	6	5	10	8	8	7	6	5
3001-4500	16	14	12	11	9	8	12	10	9	8	7	6	11	9	8	8	7	6
4501-6000	18	15	14	12	11	9	13	11	10	9	8	7	12	10	9	8	8	7
6001-7500	22	19	18	15	14	11	16	14	13	11	10	8	15	13	12	10	9	8
7501-9000	23	20	19	18	16	14	17	15	14	13	12	10	16	14	13	12	11	9
9001-11000	24	22	20	19	18	16	18	16	15	14	13	12	17	15	14	13	12	11
11001-13000	27	23	22	20	19	18	20	17	16	15	14	13	19	16	15	14	13	12
13001-15000	38	32	30	27	26	24	28	24	22	20	19	18	26	23	21	19	18	17
15001-17000	39	34	32	30	27	26	29	25	24	22	20	19	27	23	23	21	19	18
17001-19000	47	41	38	35	34	31	35	30	28	26	25	23	33	28	26	24	23	22
19001-21000	51	43	41	38	36	32	38	32	30	28	27	24	36	30	28	26	25	23
Each additional \$2,000	3	3	3	3	3	1	2	2	2	2	2	1	2	2	2	2	2	1

**American National General Insurance Company
Utility Trailers
Arkansas**

Comprehensive

Actual Cash Value	ACV Count	ACV % Change	\$50 Count	\$50 % Change	\$100 Count	\$100 % Change	\$200 Count	\$200 % Change	\$500 Count	\$500 % Change	\$1,000 Count	\$1,000 % Change
\$0-750	0	-30.0%	0	-29.2%	0	-31.6%	0	-33.3%	0	N/A	0	N/A
751-1500	0	-28.1%	0	-29.6%	0	-31.8%	0	-33.3%	0	-33.3%	0	-33.3%
1501-2250	0	-30.6%	0	-30.0%	0	-29.2%	0	-30.0%	0	-31.3%	0	-33.3%
2251-3000	0	-31.0%	0	-32.4%	1	-30.0%	0	-30.4%	0	-31.6%	0	-33.3%
3001-4500	0	-30.4%	0	-31.6%	0	-28.1%	0	-29.2%	1	-30.0%	0	-31.6%
4501-6000	0	-30.5%	0	-30.6%	0	-31.0%	0	-28.1%	1	-30.8%	0	-30.4%
6001-7500	0	-30.3%	0	-30.6%	0	-30.2%	0	-31.7%	0	-28.1%	0	-30.0%
7501-9000	0	-30.4%	0	-30.3%	0	-30.8%	0	-30.0%	0	-31.7%	0	-30.6%
9001-11000	0	-30.6%	0	-30.0%	0	-31.2%	0	-30.5%	0	-30.6%	0	-30.2%
11001-13000	0	-30.7%	0	-30.8%	0	-30.7%	0	-30.4%	0	-30.9%	0	-30.0%
13001-15000	0	-30.5%	0	-30.6%	0	-30.5%	0	-30.5%	0	-30.3%	0	-30.5%
15001-17000	0	-30.5%	0	-30.6%	0	-30.9%	0	-30.2%	0	-31.2%	0	-30.4%
17001-19000	0	-30.4%	0	-30.8%	0	-30.8%	0	-30.4%	0	-30.3%	0	-30.9%
19001-21000	0	-30.6%	0	-30.6%	0	-30.9%	0	-30.7%	0	-31.1%	0	-30.1%
Each additional \$2,000	0	-30.0%	0	-29.2%	0	-30.0%	0	-31.3%	0	-35.7%	0	-33.3%

Collision

Actual Cash Value	\$50 Count	\$50 % Change	\$100 Count	\$100 % Change	\$200 Count	\$200 % Change	\$250 Count	\$250 % Change	\$500 Count	\$500 % Change	\$1,000 Count	\$1,000 % Change
\$0-750	0	-22.2%	0	-25.0%	0	-28.6%	0	-20.0%	0	N/A	0	N/A
751-1500	0	-27.3%	0	-22.2%	0	-25.0%	0	-28.6%	0	-20.0%	0	-25.0%
1501-2250	0	-33.3%	0	-27.3%	0	-22.2%	0	-25.0%	0	-28.6%	0	-20.0%
2251-3000	0	-33.3%	1	-33.3%	0	-27.3%	0	-22.2%	0	-25.0%	0	-28.6%
3001-4500	0	-31.3%	0	-35.7%	0	-33.3%	0	-27.3%	1	-22.2%	0	-25.0%
4501-6000	0	-33.3%	0	-33.3%	0	-35.7%	0	-33.3%	1	-27.3%	0	-22.2%
6001-7500	0	-31.8%	0	-31.6%	0	-33.3%	0	-33.3%	0	-35.7%	0	-27.3%
7501-9000	0	-30.4%	0	-30.0%	0	-31.6%	0	-33.3%	0	-31.3%	0	-35.7%
9001-11000	0	-29.2%	0	-31.8%	0	-30.0%	0	-31.6%	0	-33.3%	0	-31.3%
11001-13000	0	-29.6%	0	-30.4%	0	-31.8%	0	-30.0%	0	-31.6%	0	-33.3%
13001-15000	0	-31.6%	0	-28.1%	0	-30.0%	0	-29.6%	0	-30.8%	0	-29.2%
15001-17000	0	-30.8%	0	-32.4%	0	-28.1%	0	-30.0%	0	-29.6%	0	-30.8%
17001-19000	0	-29.8%	0	-31.7%	0	-31.6%	0	-31.4%	0	-32.4%	0	-29.0%
19001-21000	0	-29.4%	0	-30.2%	0	-31.7%	0	-31.6%	0	-30.6%	0	-28.1%
Each additional \$2,000	0	-33.3%	0	-33.3%	0	-33.3%	0	-33.3%	0	-33.3%	0	0.0%

**American National General Insurance Company
Removal of Inclusion of Rental with Physical Damage
Arkansas**

Proposed 25/750 Rental Rate	16
Comp Present ANPAC Base Rate	55
Coll Present ANPAC Base Rate	223
Differential for Comp	-12.0%
Differential for Coll	-12.4%

**American National General Insurance Company
Revised Rental Reimbursement Rates
Arkansas**

Limit	Current	ANPAC	Proposed
25/750	N/A	N/A	\$16
40/800	\$12	\$9	\$24
50/1000	\$19	\$14	\$29

**American National General Insurance Company
Towing and Labor or Windshield Repair
Arkansas**

Limit	Current	ANPAC	Proposed
\$50	8	7	7
\$100	11	9	8
Unlimited	14	13	12

American National General Insurance Company
Wage Loss
Arkansas

Limit	Current	ANPAC	Proposed
A	6	3	3

**American National General Insurance Company
ADD
Arkansas**

Limit	Current	ANPAC	Proposed
5000	4	2	2

American National General Insurance Company
Endorsement Rates
Arkansas

Endorsement Number	Description	Current ANG Rate	Current ANPAC Rate	Proposed Rate
SA-233	Sound Receiving or Transmission Equipment	8	8	8
SA-1222	GAP- Auto	20	15	14
SA-1299	GAP- Leased Auto	33	25	23
SA-1640	LV Personal Effects 5,000	47	36	34
SA-1641	LV Personal Effects 10,000	90	69	65
SA-1642	LV Personal Effects 15,000	131	101	95
SA-1643	LV Personal Effects 20,000	170	131	123
SA-1644	LV Personal Effects 25,000	207	159	149
SA-1645	LV Personal Effects 35,000	282	217	204
SA-1646	LV Personal Effects 50,000	390	300	281
SA-1647	LV Personal Effects 75,000	567	436	409
SA-1648	LV Personal Effects 100,000	732	563	528
SA-1652	Full Timer 25/50	36	28	26
SA-1654	Full Timer 50/100	42	32	30
SA-1655	Full Timer 100/300	49	38	36
SA-1656	Full Timer 250/500	52	40	38
SA-1657	Full Timer 300/500	55	42	39
SA-1658	Full Timer 500/500	57	44	41

American National General Insurance Company
Americycle Endorsement Rates
Arkansas

Endorsement Number	Description	Current ANG Rate	Current ANPAC Rate	Proposed Rate
SA-1226	GAP - Cycle	40	30	28
SA-1391	Original Parts Endorsement	33	25	23
SA-1397	Inc Lim-Cycle Accessories 4,000	51	38	36
SA-1398	Inc Lim-Cycle Accessories 5,000	96	72	68
SA-1399	Inc Lim-Cycle Accessories 7,000	157	118	111
SA-1400	Inc Lim-Cycle Accessories 9,000	188	141	132
SA-1401	Inc Lim-Cycle Accessories 12,000	242	182	171
SA-1402	Inc Lim-Cycle Accessories 15,000	323	243	228
SA-1403	Inc Lim-Cycle Accessories 20,000	455	342	321

American National General Insurance Company
Americycle Miscellaneous Coverage Rates
Arkansas

Coverage	Limit	Current ANG Rate	Current ANPAC Rate	Proposed Rate
Rental Reimbursement	40/800	24	18	17
Towing and Labor	\$50	9	7	7

American National General Insurance Company
Recreational Vehicles
Bodily Injury and Property Damage Liability
Limits \$100,000/300,000/100,000
Arkansas

Engine Displacement	Trail Bikes, Mini Bikes, ATV's, Dune Buggies, Snowmobiles		Golfmobiles	
	Bodily Injury	Property Damage	Bodily Injury	Property Damage
0-300	10	6	12	7
301-600	16	8	18	10
Over 600	22	11	24	13

**American National General Insurance Company
Recreational Vehicles
Medical Payments
Arkansas**

Limit	Trail Bikes, Mini Bikes, ATV's, Dune Buggies, Snowmobiles	Golfmobiles
5,000	27	14

**American National General Insurance Company
Recreational Vehicles
Uninsured Motorist- Bodily Injury
Arkansas**

Limit	Trail Bikes, Mini Bikes, ATV's, Dune Buggies, Snowmobiles	Golfmobiles
\$100,000/300,000	51	51

**American National General Insurance Company
Recreational Vehicles
Underinsured Motorist- Bodily Injury
Arkansas**

Limit	Trail Bikes, Mini Bikes, ATV's, Dune Buggies, Snowmobiles	Golfmobiles
\$100,000/300,000	70	70

American National General Insurance Company
Recreational Vehicles
ATV'S, Minibikes, Trail Bikes, Dune Buggies,
Comprehensive
Arkansas

Actual Cash Value	Rating Group	\$50 Ded	\$100 Ded	\$200 Ded	\$500 Ded	\$1,000 Ded
0-500	A	20	17	13	N/A	N/A
501-750	B	22	19	14	11	N/A
751-1,000	C	28	23	19	15	N/A
1,001-1,250	D	36	30	23	19	17
1,251-1,500	E	42	36	28	23	20
1,501-1,750	F	51	43	34	27	24
1,751-2,000	G	59	50	38	31	28
2,000-2,500	H	69	59	46	37	33
2,501-3,000	I	85	72	56	45	40
3,001-3,500	J	99	84	66	53	47
3,501-4,000	K	115	98	76	60	54
4,001-4,500	L	130	111	86	68	62
4,501-5,000	M	146	124	97	77	69
Each Addl \$1,000	N	29	24	19	15	14

American National General Insurance Company
Recreational Vehicles
ATV'S, Minibikes, Trail Bikes, Dune Buggies,
Collision
Arkansas

Actual Cash Value	Rating Group	\$50 Ded	\$100 Ded	\$200 Ded	\$500 Ded	\$1,000 Ded
0-500	A	8	8	7	N/A	N/A
501-750	B	10	9	8	8	N/A
751-1,000	C	12	11	9	8	N/A
1,001-1,250	D	14	13	12	11	10
1,251-1,500	E	18	16	15	14	12
1,501-1,750	F	20	18	17	16	13
1,751-2,000	G	23	21	20	19	16
2,000-2,500	H	28	25	23	23	19
2,501-3,000	I	34	31	30	27	23
3,001-3,500	J	40	37	36	33	27
3,501-4,000	K	47	42	41	38	32
4,001-4,500	L	53	48	47	42	36
4,501-5,000	M	59	53	53	48	40
Each Addl \$1,000	N	11	10	10	9	8

**American National General Insurance Company
Recreational Vehicles
Snowmobiles
Comprehensive
Arkansas**

Actual Cash Value	Rating Group	\$50 Ded	\$100 Ded	\$200 Ded	\$500 Ded	\$1,000 Ded
0-500	A	9	8	7	N/A	N/A
501-750	B	13	11	8	8	N/A
751-1,000	C	17	14	11	8	N/A
1,001-1,250	D	21	17	14	10	9
1,251-1,500	E	24	21	16	13	11
1,501-1,750	F	28	23	19	15	13
1,751-2,000	G	32	26	22	17	15
2,000-2,500	H	36	31	23	20	17
2,501-3,000	I	41	35	27	22	20
3,001-3,500	J	48	40	32	25	23
3,501-4,000	K	55	47	37	29	26
4,001-4,500	L	63	53	41	33	30
4,501-5,000	M	71	60	47	38	34
Each Addl \$1,000	N	14	12	9	8	7
Golfmobile %	30%					

American National General Insurance Company
Recreational Vehicles
Snowmobiles
Collision
Arkansas

Actual Cash Value	Rating Group	\$50 Ded	\$100 Ded	\$200 Ded	\$500 Ded	\$1,000 Ded
0-500	A	8	6	5	N/A	N/A
501-750	B	9	8	7	5	N/A
751-1,000	C	11	9	8	7	N/A
1,001-1,250	D	13	11	10	9	5
1,251-1,500	E	15	13	12	11	7
1,501-1,750	F	17	15	14	13	9
1,751-2,000	G	19	17	16	15	11
2,000-2,500	H	21	19	18	17	13
2,501-3,000	I	23	21	20	18	15
3,001-3,500	J	25	23	22	20	17
3,501-4,000	K	26	24	23	23	18
4,001-4,500	L	28	26	24	23	20
4,501-5,000	M	31	28	26	25	23
Each Addl \$1,000	N	6	5	4	4	3
Golfmobile %	30%					

SERFF Tracking Number:	ANPC-125557548	State:	Arkansas
Filing Company:	American National General Insurance Company	State Tracking Number:	EFT \$100
Company Tracking Number:	03-ANG-08-0078		
TOI:	19.0 Personal Auto	Sub-TOI:	19.0001 Private Passenger Auto (PPA)
Product Name:	AR ANG PPA		
Project Name/Number:	AR ANG Auto RR-FU/326004		

Supporting Document Schedules

Satisfied -Name:	A-1 Private Passenger Auto Abstract	Review Status: Filed	04/15/2008
Comments:			
Attachment:	A-1 ANG.pdf		
Satisfied -Name:	APCS-Auto Premium Comparison Survey	Review Status: Filed	04/15/2008
Comments:			
Attachments:	PPA Survey FORM APCS.xls PPA Survey FORM APCS-ANG.pdf		
Satisfied -Name:	NAIC loss cost data entry document	Review Status: Filed	04/15/2008
Comments:			
Attachment:	F319AR ANG.pdf		
Bypassed -Name:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Review Status: Filed	04/15/2008
Bypass Reason:	N/A. This is not a lost cost filing.		
Comments:			
Satisfied -Name:	Uniform Transmittal Document- Property & Casualty	Review Status: Filed	04/15/2008
Comments:	Please see the information on the rate/rule schedule tab.		

ARKANSAS INSURANCE DEPARTMENT
FORM A-1 PRIVATE PASSENGER AUTOMOBILE ABSTRACT

INSTRUCTIONS: All questions must be answered. If the answer is "none" or "not applicable", so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group. Subsequent private passenger auto rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name American National General Insurance Company

NAIC No. (including group #) 408-39942

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance? ☐ Yes ☒ No

If yes, list the areas: _____

2. Do you furnish a market for young drivers? ☒ Yes ☐ No

3. Do you require collateral business to support a youthful driver? ☐ Yes ☒ No

4. Do you insure drivers with an international or foreign driver's license? ☐ Yes ☒ No

5. Specify the percentage you allow in credit or discounts for the following:

- | | | |
|----------------------------|-----------------|---|
| a. Driver Over 55 | 5 | % |
| b. Good Student Discount | Varies by class | % |
| c. Multi-car Discount | Varies by class | % |
| d. Accident Free Discount* | | % |

*Please Specify Qualification for Discount:

- | | | |
|---------------------------|-------|---|
| e. Anti-theft Discount | | % |
| f. Other (specify) | | % |
| TLC Discount | 10-15 | % |
| Passive Restraint | 20-40 | % |
| Comp Claim Free | 15-30 | % |
| Benefits Xpress | 10 | % |
| PAC+/PMC+ Part A Discount | 7-25 | % |
| Auto-Home Discount | 5 | % |
| New Parent Discount | 3-5 | % |
| Student Away at School | 30 | % |

6. Do you have an installment payment plan for automobile insurance? ☒ Yes ☐ No
If so, what is the fee for installment payments? \$5

☒ ☐

7. Does your company utilize a tiered rating plan? ☒ Yes ☐ No

If so, list the programs and percentage difference and current volume for each plan:

Program	Percentage Difference	Volume
PAC+/PMC+ Part B Risk		
Score Ranges	PAC+/PMC+ Part B Proposed Discount	
4-589	0	2%
590-609	4	4%
610-644	8	11%
645-679	12	14%
680-704, no risk score, no match	16	8%
705-729	22	14%
730-764	28	9%
765-799	32	9%
800-997	36	29%

THE INFORMATION PROVIDED IS CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.

Beth Summers
Signature
Beth Summers
Printed Name
Regulatory Compliance Analyst II
Title
417-887-4990, ext. 2238
Telephone Number
bsummers@anpac.com
Email address

SERFF Tracking Number: *ANPC-125557548* *State:* *Arkansas*
Filing Company: *American National General Insurance Company* *State Tracking Number:* *EFT \$100*
Company Tracking Number: *03-ANG-08-0078*
TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0001 Private Passenger Auto (PPA)*
Product Name: *AR ANG PPA*
Project Name/Number: *AR ANG Auto RR-FU/326004*

Attachment "PPA Survey FORM APCS.xls" is not a PDF document and cannot be reproduced here.

Private Passenger Auto Premium Comparision Survey Form

FORM APCS - last modified August 2005

NAIC Number: 408-39942
 Company Name: American National General Insurance Co.
 Contact Person: Beth Summers
 Telephone No.: (417) 887-4990, ext. 2238
 Email Address: bsummers@anpac.com
 Effective Date: 3/26/08 for NB and 3/29/08 for RB

Assumptions to Use:

- 1 Liability -Minimum \$25,000 per person
- 2 Bodily Injury \$50,000 per accident
\$25,000 per accident
- 3 Property Damage \$100 deductible per accident
- 4 Comprehensive & Collision \$250 deductible per accident
- 5 The insured has elected to accept:
Uninsured motorist property and bodily injury equal to liability coverage
Underinsured bodily injury equal to liability coverage
- 6 Personal Injury Protection of \$5,000 for medical, loss wages according to statute and \$5,000 accidental death
- 7 If male and female rates are different, use the highest of the two

Submit to: Arkansas Insurance Department
 1200 West Third Street
 Little Rock, AR 72201-1904
 Telephone: 501-371-2800
 Email as an attachment to insurance.pnc@arkansas.gov
 You may also attach to a SERFF filing or submit on a compact disk

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG 20%-40% %
 AUTO/HOMEOWNERS 5 %
 GOOD STUDENT 5%-15% in class factor %
 ANTI-THEFT DEVICE 0 %
 Over 55 Defensive Driver Discount 5 %
 \$250/\$500 Deductible Comp./Coll. 0 %

			Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
	Gender		Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
Vehicle	Coverages	Age	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability		\$316	\$382	\$213	\$196	\$416	\$503	\$278	\$256	\$441	\$534	\$293	\$270	\$518	\$629	\$342	\$315	\$581	\$704	\$383	\$352
	Minimum Liability with Comprehensive and Collision		\$496	\$612	\$326	\$300	\$689	\$855	\$451	\$413	\$653	\$803	\$426	\$392	\$872	\$1,086	\$567	\$519	\$922	\$1,142	\$599	\$548
	100/300/50 Liability with Comprehensive and Collision		\$532	\$652	\$356	\$328	\$734	\$907	\$485	\$445	\$697	\$853	\$462	\$425	\$923	\$1,143	\$608	\$557	\$980	\$1,210	\$644	\$589
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability		\$316	\$382	\$213	\$196	\$416	\$503	\$278	\$256	\$441	\$534	\$293	\$270	\$518	\$629	\$342	\$315	\$581	\$704	\$383	\$352
	Minimum Liability with Comprehensive and Collision		\$472	\$579	\$311	\$285	\$649	\$800	\$425	\$390	\$624	\$765	\$409	\$375	\$819	\$1,014	\$533	\$488	\$873	\$1,076	\$568	\$520
	100/300/50 Liability with Comprehensive and Collision		\$508	\$619	\$341	\$313	\$694	\$852	\$459	\$422	\$668	\$815	\$445	\$408	\$870	\$1,071	\$574	\$526	\$931	\$1,144	\$613	\$561
2003 Honda Odyssey "EX"	Minimum Liability		\$261	\$314	\$177	\$163	\$345	\$417	\$229	\$212	\$364	\$439	\$242	\$223	\$425	\$515	\$282	\$260	\$478	\$578	\$317	\$291
	Minimum Liability with Comprehensive and Collision		\$417	\$511	\$275	\$252	\$578	\$714	\$376	\$346	\$547	\$670	\$358	\$328	\$726	\$900	\$473	\$433	\$770	\$950	\$502	\$459
	100/300/50 Liability with Comprehensive and Collision		\$448	\$547	\$300	\$276	\$613	\$754	\$406	\$374	\$583	\$711	\$386	\$354	\$770	\$950	\$507	\$466	\$818	\$1,007	\$538	\$494
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability		\$295	\$356	\$198	\$184	\$381	\$461	\$257	\$236	\$404	\$488	\$269	\$248	\$476	\$576	\$316	\$290	\$533	\$646	\$352	\$323
	Minimum Liability with Comprehensive and Collision		\$567	\$701	\$371	\$342	\$796	\$994	\$519	\$474	\$726	\$896	\$473	\$434	\$1,011	\$1,264	\$654	\$597	\$1,050	\$1,308	\$679	\$620
	100/300/50 Liability with Comprehensive and Collision		\$597	\$734	\$397	\$366	\$841	\$1,044	\$550	\$505	\$766	\$942	\$507	\$465	\$1,058	\$1,318	\$689	\$631	\$1,105	\$1,371	\$721	\$659
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability		\$261	\$314	\$177	\$163	\$345	\$417	\$229	\$212	\$364	\$439	\$242	\$223	\$425	\$515	\$282	\$260	\$478	\$578	\$317	\$291
	Minimum Liability with Comprehensive and Collision		\$750	\$939	\$485	\$443	\$1,104	\$1,400	\$709	\$647	\$946	\$1,183	\$611	\$558	\$1,407	\$1,787	\$901	\$822	\$1,422	\$1,794	\$912	\$831
	100/300/50 Liability with Comprehensive and Collision		\$781	\$975	\$510	\$467	\$1,139	\$1,440	\$739	\$675	\$982	\$1,224	\$639	\$584	\$1,451	\$1,837	\$935	\$855	\$1,470	\$1,851	\$948	\$866
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability		\$309	\$372	\$210	\$196	\$402	\$485	\$273	\$251	\$422	\$508	\$283	\$261	\$497	\$600	\$332	\$305	\$557	\$674	\$370	\$340
	Minimum Liability with Comprehensive and Collision		\$513	\$633	\$339	\$312	\$714	\$888	\$468	\$427	\$662	\$813	\$436	\$399	\$895	\$1,115	\$586	\$535	\$939	\$1,165	\$614	\$561
	100/300/50 Liability with Comprehensive and Collision		\$547	\$670	\$369	\$340	\$763	\$942	\$503	\$462	\$706	\$863	\$474	\$434	\$946	\$1,173	\$625	\$573	\$998	\$1,232	\$660	\$604

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	03-ANG-08-0078
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	N/A N/A
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	Company Name	Company NAIC Number
3.	A. American National General Insurance Company	B. 408-39942

	Product Coding Matrix Line of Business (i.e., Type of Insurance)	Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	A. Personal Auto	B. Private Passenger Auto

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Auto BI	7.9%	-15.5%					
Auto PD	-5.7%	-26.2%					
Auto Med	-1.3%	-23.7%					
Auto UMBI	-0.9%	-54.9%					
Auto UIMBI	6.6%	-33.0%					
Auto UMPD	-1.1%	-49.8%					
Auto Comp	1.0%	-57.4%					
Auto Coll	-3.0%	-40.9%					
Auto Tow & Labor	-7.8%	-18.2%					
Auto Wage Loss	-0.2%	-50.0%					
Auto Rental	9.5%	92.8%					
Auto AD&D	2.1%	-50.0%					
TOTAL OVERALL EFFECT	0.7%	-30.7%					

6. 5 Year History		Rate Change History						7.		
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio	Expense Constants		Selected Provisions
2007	218	-2.10%	4/15/2007	280	58	20.7%	56.0%	A. Total Production Expense	11.1%	12.4%
2006	224	-4.00%	7/15/2006	373	432	115.7%	60.5%	B. General Expense	1.1%	1.7%
2005	267	0.00%	9/1/2005	484	146	30.2%	60.8%	C. Taxes, License & Fees	3.3%	3.8%
2004	341	10.50%	10/1/2004	661	216	32.7%	65.8%	D. Underwriting Profit & Contingencies	6.5%	4.3%
2003	433	0.00%	12/1/2003	778	774	99.5%	79.7%	E. Other: Incurred ULAE	3.5%	5.0%
								F. TOTAL	25.5%	27.2%

8. N Apply Lost Cost Factors to Future filings? (Y or N)
9. 8.3 Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____
10. -64.3 Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

PC RLC

<i>SERFF Tracking Number:</i>	<i>ANPC-125557548</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American National General Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>03-ANG-08-0078</i>		
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0001 Private Passenger Auto (PPA)</i>
<i>Product Name:</i>	<i>AR ANG PPA</i>		
<i>Project Name/Number:</i>	<i>AR ANG Auto RR-FU/326004</i>		

Superseded Attachments

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Original Date:	Schedule	Document Name	Replaced Date	Attach Document
No original date	Supporting Document	APCS-Auto Premium Comparison Survey	03/19/2008	PPA Survey FORM APCS ANG.pdf PPA Survey FORM APCS.xls
No original date	Supporting Document	NAIC loss cost data entry document	03/19/2008	

Private Passenger Auto Premium Comparision Survey Form

FORM APCS - last modified August 2005

NAIC Number: 408-39942
 Company Name: American National General Insurance Co.
 Contact Person: Beth Summers
 Telephone No.: (417) 887-4990, ext. 2238
 Email Address: bsummers@anpac.com
 Effective Date: 3/26/08 for NB and 3/29/08 for RB

Assumptions to Use:

- 1 Liability -Minimum \$25,000 per person
- 2 Bodily Injury \$50,000 per accident
\$25,000 per accident
- 3 Property Damage \$100 deductible per accident
- 4 Comprehensive & Collision \$250 deductible per accident
- 5 The insured has elected to accept:
Uninsured motorist property and bodily injury equal to liability coverage
Underinsured bodily injury equal to liability coverage
- 6 Personal Injury Protection of \$5,000 for medical, loss wages according to statute and \$5,000 accidental death
- 7 If male and female rates are different, use the highest of the two

Submit to: Arkansas Insurance Department
 1200 West Third Street
 Little Rock, AR 72201-1904
 Telephone: 501-371-2800
 Email as an attachment to insurance.pnc@arkansas.gov
 You may also attach to a SERFF filing or submit on a compact disk

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG 20%-40% %
 AUTO/HOMEOWNERS 5 %
 GOOD STUDENT 5%-15% in class factor %
 ANTI-THEFT DEVICE na %
 Over 55 Defensive Driver Discount 5 %
 \$250/\$500 Deductible Comp./Coll. na %

			Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
	Gender		Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
Vehicle	Coverages	Age	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability		\$316	\$382	\$213	\$196	\$416	\$503	\$278	\$256	\$441	\$534	\$293	\$270	\$518	\$629	\$342	\$315	\$581	\$704	\$383	\$352
	Minimum Liability with Comprehensive and Collision		\$496	\$612	\$326	\$300	\$689	\$855	\$451	\$413	\$653	\$803	\$426	\$392	\$872	\$1,086	\$567	\$519	\$922	\$1,142	\$599	\$548
	100/300/50 Liability with Comprehensive and Collision		\$532	\$652	\$356	\$328	\$734	\$907	\$485	\$445	\$697	\$853	\$462	\$425	\$923	\$1,143	\$608	\$557	\$980	\$1,210	\$644	\$589
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability		\$316	\$382	\$213	\$196	\$416	\$503	\$278	\$256	\$441	\$534	\$293	\$270	\$518	\$629	\$342	\$315	\$581	\$704	\$383	\$352
	Minimum Liability with Comprehensive and Collision		\$472	\$579	\$311	\$285	\$649	\$800	\$425	\$390	\$624	\$765	\$409	\$375	\$819	\$1,014	\$533	\$488	\$873	\$1,076	\$568	\$520
	100/300/50 Liability with Comprehensive and Collision		\$508	\$619	\$341	\$313	\$694	\$852	\$459	\$422	\$668	\$815	\$445	\$408	\$870	\$1,071	\$574	\$526	\$931	\$1,144	\$613	\$561
2003 Honda Odyssey "EX"	Minimum Liability		\$261	\$314	\$177	\$163	\$345	\$417	\$229	\$212	\$364	\$439	\$242	\$223	\$425	\$515	\$282	\$260	\$478	\$578	\$317	\$291
	Minimum Liability with Comprehensive and Collision		\$417	\$511	\$275	\$252	\$578	\$714	\$376	\$346	\$547	\$670	\$358	\$328	\$726	\$900	\$473	\$433	\$770	\$950	\$502	\$459
	100/300/50 Liability with Comprehensive and Collision		\$448	\$547	\$300	\$276	\$613	\$754	\$406	\$374	\$583	\$711	\$386	\$354	\$770	\$950	\$507	\$466	\$818	\$1,007	\$538	\$494
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability		\$295	\$356	\$198	\$184	\$381	\$461	\$257	\$236	\$404	\$488	\$269	\$248	\$476	\$576	\$316	\$290	\$533	\$646	\$352	\$323
	Minimum Liability with Comprehensive and Collision		\$567	\$701	\$371	\$342	\$796	\$994	\$519	\$474	\$726	\$896	\$473	\$434	\$1,011	\$1,264	\$654	\$597	\$1,050	\$1,308	\$679	\$620
	100/300/50 Liability with Comprehensive and Collision		\$597	\$734	\$397	\$366	\$841	\$1,044	\$550	\$505	\$766	\$942	\$507	\$465	\$1,058	\$1,318	\$689	\$631	\$1,105	\$1,371	\$721	\$659
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability		\$261	\$314	\$177	\$163	\$345	\$417	\$229	\$212	\$364	\$439	\$242	\$223	\$425	\$515	\$282	\$260	\$478	\$578	\$317	\$291
	Minimum Liability with Comprehensive and Collision		\$750	\$939	\$485	\$443	\$1,104	\$1,400	\$709	\$647	\$946	\$1,183	\$611	\$558	\$1,407	\$1,787	\$901	\$822	\$1,422	\$1,794	\$912	\$831
	100/300/50 Liability with Comprehensive and Collision		\$781	\$975	\$510	\$467	\$1,139	\$1,440	\$739	\$675	\$982	\$1,224	\$639	\$584	\$1,451	\$1,837	\$935	\$855	\$1,470	\$1,851	\$948	\$866
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability		\$309	\$372	\$210	\$196	\$402	\$485	\$273	\$251	\$422	\$508	\$283	\$261	\$497	\$600	\$332	\$305	\$557	\$674	\$370	\$340
	Minimum Liability with Comprehensive and Collision		\$513	\$633	\$339	\$312	\$714	\$888	\$468	\$427	\$662	\$813	\$436	\$399	\$895	\$1,115	\$586	\$535	\$939	\$1,165	\$614	\$561
	100/300/50 Liability with Comprehensive and Collision		\$547	\$670	\$369	\$340	\$763	\$942	\$503	\$462	\$706	\$863	\$474	\$434	\$946	\$1,173	\$625	\$573	\$998	\$1,232	\$660	\$604

SERFF Tracking Number: *ANPC-125557548* *State:* *Arkansas*
Filing Company: *American National General Insurance Company* *State Tracking Number:* *EFT \$100*
Company Tracking Number: *03-ANG-08-0078*
TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0001 Private Passenger Auto (PPA)*
Product Name: *AR ANG PPA*
Project Name/Number: *AR ANG Auto RR-FU/326004*

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